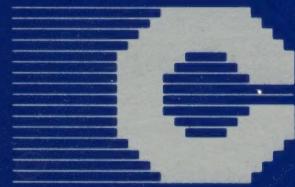


THE HOME ACCOUNTANTTM

ATARI
400/800 *Version*
1200
COMPATIBLE



Continental
Software

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*Depends on hardware configuration.

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THE HOME ACCOUNTANT™

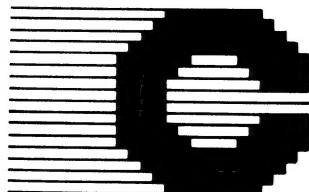
ATARI 400/800 VERSION

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User's Guide

Laura Welch



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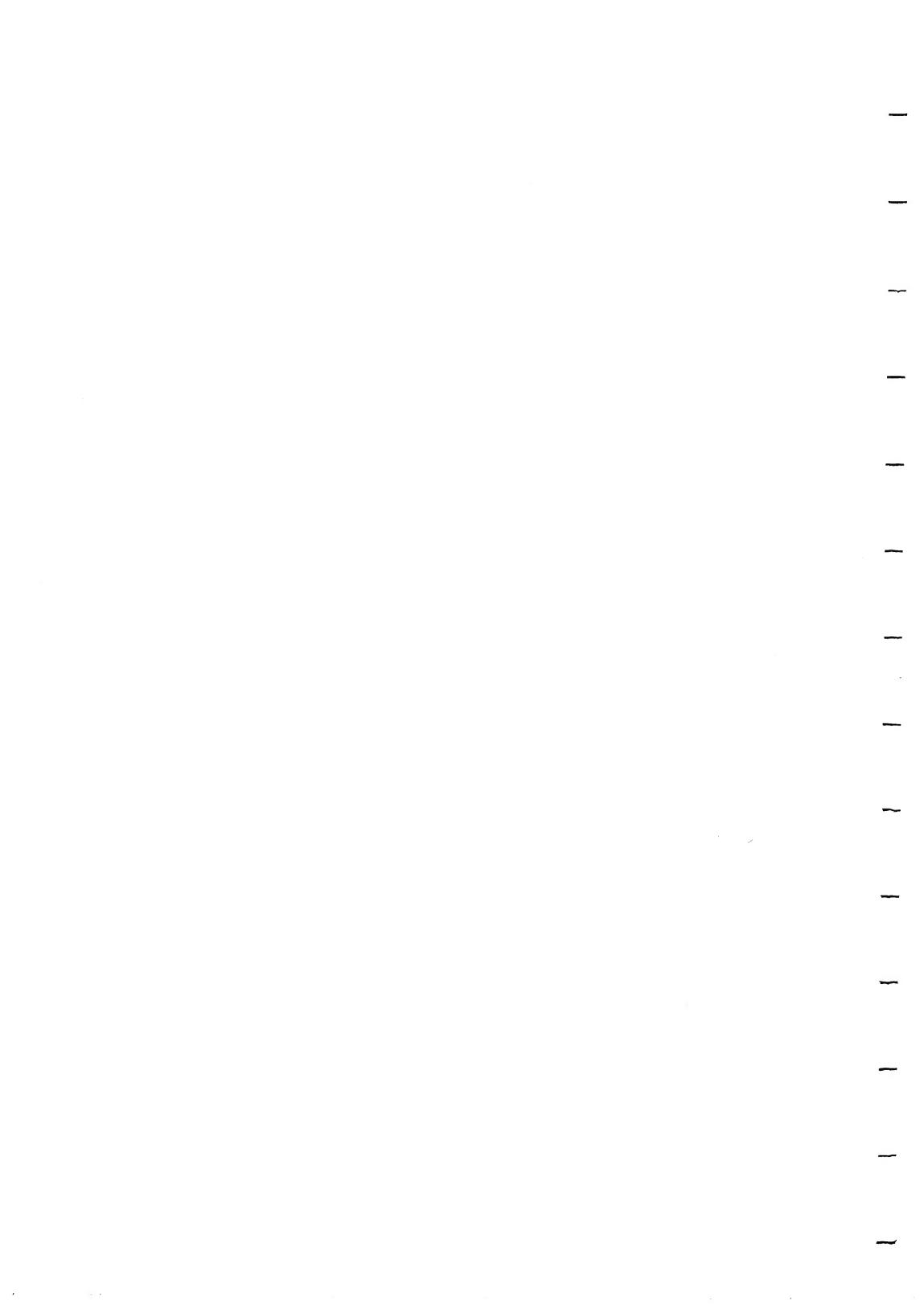
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INTRODUCTION

Congratulations on selecting *THE HOME ACCOUNTANT* to be your financial management program for the Atari microcomputer.

You have chosen one of the finest, most comprehensive programs available to individuals who want to harness the power of the microcomputer to give them a clear, accurate picture of their financial condition at any given time.

Knowing how much money is coming in, and exactly where it is being spent is important day-to-day information for almost everybody. But it is particularly vital for any person faced with meeting such financial challenges as a college education, a down payment for a home, or preparing for a comfortable retirement.

Carefully tracking income and expenses over a period of time will set up a bank of historical data to help you make more realistic projections and set financial goals which are attainable for you and your family.

THE HOME ACCOUNTANT is an extraordinarily powerful and flexible program. It will help you keep track of all kinds of financial transactions, from the cash in your pocket to a sophisticated investment portfolio, by spending an amazingly small amount of time and effort.

In a rapidly changing economy, *THE HOME ACCOUNTANT* is an important tool in helping you spend today's money wisely, and in helping you prepare for a brighter financial future.

THE HOME ACCOUNTANT PACKAGE

In this package you should have the following:

1. This user's guide in a convenient ring binder.
2. *THE HOME ACCOUNTANT* Program Diskette. You will be using the two sides of this diskette as if they were two separate disks.
3. Your *HOME ACCOUNTANT* warranty card.
4. An order form for ordering pre-printed checks.
5. A customer questionnaire from Continental Software.

It is very important that you fill out the warranty card and register your purchase of *THE HOME ACCOUNTANT* with Continental Software. Please see the instructions which accompany the warranty registration card.

Introduction *continued*

If you wish to have *THE HOME ACCOUNTANT* print checks for you, you will need to order specially formatted checks from:

CHECKS-TO-GO
8384 Hercules Street
P.O. Box 426
La Mesa, CA 92041
(800) 854-2750

(Checks supplied by Checks-To-Go for *THE HOME ACCOUNTANT* are Form No. 360-01.)

NEBS
78 Hollis Street
Groton, MA 01470
(800) 225-9550

Checks supplied by NEBS for *THE HOME ACCOUNTANT* are Form No. 9022.)

HARDWARE REQUIREMENTS

To operate *THE HOME ACCOUNTANT* you will need:

1. An Atari 400 or 800 microcomputer with 48K of RAM (Random Access Memory) and DOS (Disk Operating System) 2.0S.
2. At least one disk drive (a second drive is optional, but is highly recommended).
3. A video display screen.
4. An 80-column or 132-column printer with a cable and an Atari 850 Interface. (A 132-column printer is necessary for some reports. However, if your 80-column printer has a "condensed" mode it will probably print 132 columns. Check your printer manual.)

In addition to *THE HOME ACCOUNTANT* program disk, you will need at least one blank diskette to be used as your "data disk." It is a good idea to always make back-up copies of your data disks.

HOME ACCOUNTANT CAPABILITIES

By using different data disks, you can set up an unlimited number of separate accounting systems from your single *HOME ACCOUNTANT* program disk. For example, you may want to set up a system for your own household, and then set up an additional system for a friend or relative.

Each system can be as simple or complex as you like. Remember, *THE HOME ACCOUNTANT* is designed to be flexible enough to meet your individual needs. You can design a *HOME ACCOUNTANT* system to do everything from simply keeping your checkbook, to monitoring an integrated flow of cash, checks, credit cards, assets, liabilities, income, and expenses. Each *HOME ACCOUNTANT* system has the capability to:

1. Define up to 50 budget categories.
2. Monitor transactions for cash, checkbooks, credit cards, income, expenses, other assets and liabilities.
3. Flag any transactions to be recalled for tax purposes.
4. Search and display single or multiple transactions by date, check number, payee, amount, budget category, memo, or any combination of these items.
5. Extend transaction records over multiple diskettes (approximately 500 per disk).
6. Keep track of up to five checkbooks.
7. Maintain a separate cash account for each checkbook.
8. Handle automatic monthly transactions (up to five per checkbook).
9. Split or spread an individual transaction over several budget categories.
10. Reconcile bank statements quickly and easily.
11. Print checks, if desired.
12. Print the following reports:
 - a. Year's budget or actual activity.
 - b. Balance Sheet.
 - c. Net Worth Statement.
 - d. Income and Expense Summary.
 - e. A Comparative Balance Sheet comparing the current standing with a projected budget or prior period.
 - f. A Comparative Income and Expense Summary.
 - g. Activity Reports for all transactions or for transactions in a given budget category.

- h. Special reports by “field,” e.g., all checks written to a certain party or payments to a specific category.
13. Create three kinds of graphs for any budget category:
 - a. Bar Graph—Compares budget amounts to actual expenses.
 - b. Line Graph—Gives a point-to-point plot of actual expenditures for up to three categories at a time. (For users with color video displays, each budget category is plotted in a different color.)
 - c. Trend Analysis—Allows the use of linear regression on transaction data to show the historical trend of any category. (For users with color screens, the point-to-point plot and the trend plot are displayed in different colors.)

HOW TO USE THIS GUIDE

Don’t worry if you don’t know how to “boot up,” or if words like “format” and “DOS” send you diving for cover. This guide was designed for first-time users. If you read it carefully and follow the step-by-step instructions, you’ll be running *THE HOME ACCOUNTANT* like a pro very quickly.

The next section, the System Overview, explains the inner workings of *THE HOME ACCOUNTANT*. It is important for you to understand how information flows in the system in order for you to make maximum use of *THE HOME ACCOUNTANT*’s extensive capabilities.

After the System Overview, Sections 2 through 6 give step-by-step instructions for setting up a *HOME ACCOUNTANT* system, creating budget categories, entering transactions, starting new data disks, and graphing and printing reports in tutorial form. A review of each of these functions is presented in the Section 7, General Reference. Once you have a *HOME ACCOUNTANT* system up and operating, this section should serve as a quick reference. Should you need a more detailed explanation of a particular feature, you may refer back to the step-by-step instructions.

The Troubleshooting Guide should help you solve any problems or difficulties you may encounter. If a particular problem is not addressed here, and if you have faithfully followed the instructions in this guide, and you are *still* having trouble, please do not hesitate to contact the Customer Service group at Continental Software. When writing to Continental Software, be sure to include your full address, telephone number, and the serial number for your copy of *THE HOME ACCOUNTANT*.

Finally, to take the sting out of computer “buzzwords” we’ve included a Glossary. Words defined in the Glossary are enclosed in quotation marks the first time they appear in the text.

Even if you're a very experienced user, we recommend you take time to read the System Overview and go through the step-by-step instructions. They present a "hands-on" explanation of all *THE HOME ACCOUNTANT* features, with a lot of suggestions and tips on how to avoid problems when you are setting up your own system.

WHAT YOU NEED TO KNOW

Though this instruction manual is designed for beginners, you have to start somewhere. It is assumed your computer, video display, disk drive(s), and printer are connected and ready to go. If your hardware is still in boxes, please refer to the instruction manuals which accompany each system component, or ask your dealer for assistance.

You need to know how to turn on the computer, the video screen, and the printer. Remember that each has its own independent power supply. Turning on the video screen will not turn on the computer, or vice versa. (You'll have to turn them off separately as well.)

Please be aware of these of these important points:

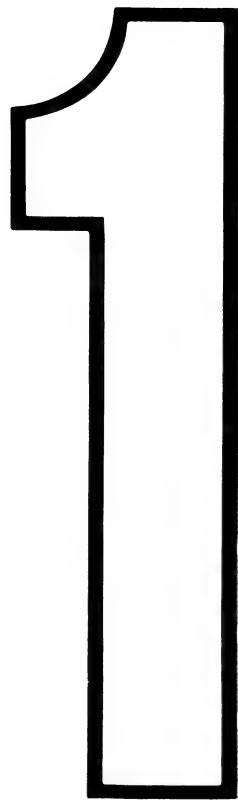
DO's

1. DO spend some time studying the manual before you try operating *THE HOME ACCOUNTANT*.
2. DO read *in advance* the notes and advice given in the Troubleshooting Guide.
3. DO have an extra disk to become the back-up copy for your data disk. Having back-up copies of disks is your only protection against having the original damaged or lost.
4. DO back-up your data at regular intervals! Use the "J" option from your Atari DOS 2.0S System Diskette Master to do this (or use any equivalent copy program).
5. DO be sure to follow the warranty registration procedures which accompany your Continental Software Warranty Registration card. We will not be able to assist you or keep you updated about program enhancements if you are not a registered *HOME ACCOUNTANT* customer.
6. DO remember you will not need to press **Return** after most single character menu selections. However, **Return** is usually required after entering new information. If your system just sits idle for a long time, you probably forgot to complete your entry with **Return**.

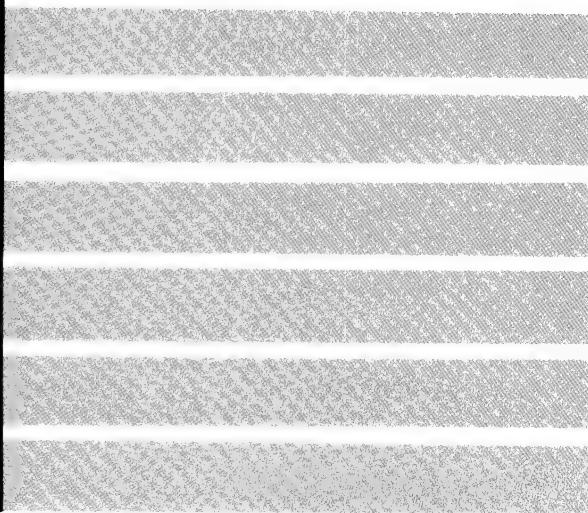
7. DO remember to exit the program properly by selecting Option #7—EXIT from the Main Menu.

DO NOTs

1. DO NOT exit from *THE HOME ACCOUNTANT* program except as directed.
2. DO NOT press the **System Reset** key or turn off the power at any time during the operation of the program. DO NOT remove any diskette except as directed. Doing any of these may result in losing data or in “crashing” a disk. Having back-up copies of your data disks is your only protection.
3. DO NOT use a “write protect” tab on either your *HOME ACCOUNTANT* program diskette or on your data diskette. A write-protect tab prevents you from writing any information onto a particular disk, and as you set up your system, you will need to give *THE HOME ACCOUNTANT* some information about your hardware. This information will be written and stored on the program disk.
4. DO NOT use lowercase characters, the **Ctrl** key, the “inverse” (or “Atari”) key, the cursor control up/down arrow keys, or the **Break** key. You may use all the uppercase characters, the numbers, the other English symbols and punctuation, the **Backspace** key, and the cursor control left/right arrow keys (if you make a mistake while entering information in a field). The **System Reset** key should only be used when tracking down a problem with the help of Customer Support.



SYSTEM OVERVIEW



System Overview

The overall purpose of **HOME ACCOUNTANT** is two-fold:

First, it allows you to see how much money is being earned, (including invisible earnings such as home equity), and to track where this money is being spent.

Second, *THE HOME ACCOUNTANT* gives you the opportunity to project how much money will be spent or earned and then to see how close your predictions were to the actual amounts. This helps you better prepare budgets and manage your financial resources.

To do this, *THE HOME ACCOUNTANT* program is divided into nine separate modules. Each module performs a specific function, but all the modules interrelate to one another to make up the whole program. The flow chart presented in Figure 1 should help you see how all the modules fit together.

THE BUDGET MODULE

Because the **BUDGET** Module is the core of *THE HOME ACCOUNTANT*, we will treat it first.

The **BUDGET** Module is designed to let you set up as many as fifty different budget categories through which you may keep track of transactions. Individual transactions are entered in the **TRANSACTION** module. When you enter a transaction, *THE HOME ACCOUNTANT* will prompt you for a budget category to assign it to.

It should be emphasized that it is not necessary to set up an elaborate budget in order to use *THE HOME ACCOUNTANT*. If you want to use the program to simply keep track of your checking account, you only need to set up two budget categories: a checkbook and a corresponding cash account.

Additional budget categories allow you to keep running totals for expenses, various sources of income, values of assets, and amounts owed on particular debts and long-term liabilities. This information forms the basis for a year-end report which summarizes your total income, total expenditures, and your net worth.

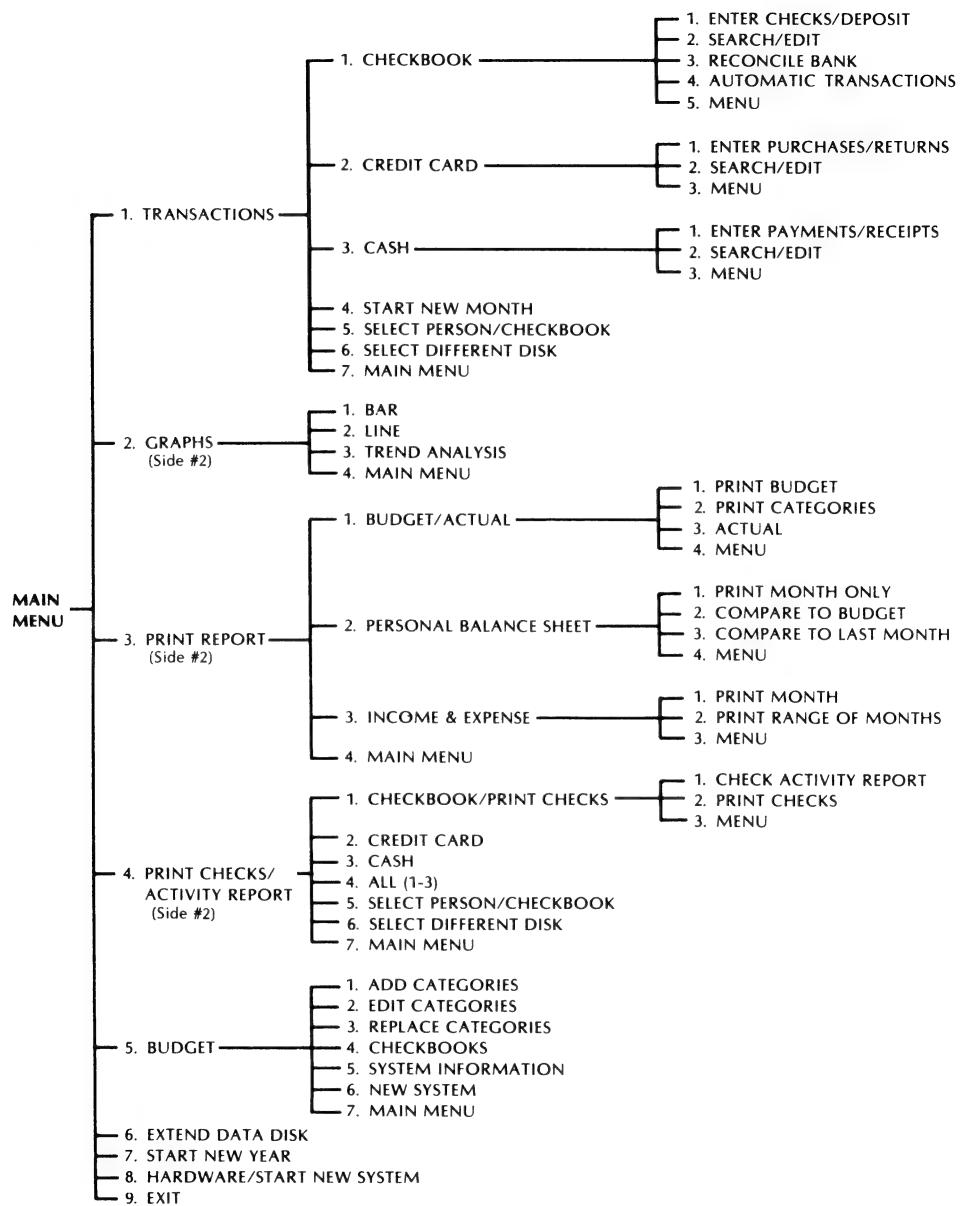


Figure 1. System Overview

THE HOME ACCOUNTANT uses five broad budget categories. They are:

Assets: Anything of value that you own, such as real estate, cars, fine jewelry, stocks, or savings accounts. Checkbooks and cash accounts are also assets.

Credit Cards: Bank cards, such as VISA or Mastercard, gasoline or department store credit cards. (Credit cards are a type of liability.)

Liabilities: A debt you legally (or morally) owe. A liability is different from an expense in that it is usually a long term obligation which is paid at regular intervals. Most loans or mortgages are liabilities, as are payments for alimony or child support.

Income: Any source of revenue you have, such as a salary or hourly wage, dividends, gifts, tips, or interest earned on savings accounts or other investments.

Expenses: Any expenditures you make which are not liabilities. Examples include rent, food, utilities, interest on loans or credit cards, gasoline, or entertainment.

Creating a budget category can be as simple as determining its type (asset, credit card, liability, income or expense), and giving it a name. You do not have to enter either a beginning balance or monthly estimates for any budget category.

However, when setting up the budget, the program will prompt you for a "beginning actual" figure for each budget category. This figure is the current value of an asset or the current amount owed on a liability. For assets, the beginning actual is how much that asset is worth at the time the system is started. For a checkbook, (which is considered an asset), the beginning actual would be the current balance of the checking account at the time you start your *HOME ACCOUNTANT* system.

For liabilities, the beginning actual is the amount owed on that liability at the time you start the system. With credit cards, (also liabilities) this figure is determined by the current balance (the amount you owe) on the card.

With income and expense categories, the beginning actual is usually zero. If you think about it, at the beginning of a year you have no starting income and no expenditures. Income and expenses are generated over time, but they do not carry cumulative balances. The only time you would want to enter a beginning actual for an expense or income category is when you are starting a *HOME ACCOUNTANT* system in the middle of your fiscal or calendar year, and you want to include your income and expenses to date in the year-end totals.

After you enter the beginning actual for a category, the program asks for month-by-month budget figures. This is where you enter your estimates of earnings or expenditures for each category. These figures are anticipated end-of-month totals.

The budgeted amounts for assets are how much you expect the asset to be worth at the end of each month. For liabilities and credit cards, this is how much you expect to owe at the end of each month. For income and expense categories, this is how much you expect to have earned or spent at the end of each month.

If you do not wish to enter budgeted amounts, you may simply enter zeros. However, one of the features of *THE HOME ACCOUNTANT* is the ability to compare budgeted figures with actual figures. This comparison is monitored in the Difference column for each budget category. The Difference column shows the actual amount less the budgeted amount. When you first enter budgeted amounts, the figures in the Difference column will all be negative. This is because no actual amounts have been entered yet via the TRANSACTIONS Module. As actual transactions are recorded for each category, the Difference column will be updated automatically.

THE TRANSACTIONS MODULE

The TRANSACTIONS Module is the module through which data is entered into *THE HOME ACCOUNTANT*. It is from here that checkbook, credit card and cash transactions are recorded and assigned to individual budget categories. There is also a Search/Edit feature that allows you to bring up each individual transaction, and make any necessary corrections or changes. This section also contains the “split transaction” routine.

The split transaction routine allows you to assign a single check to more than one budget category. A mortgage payment on a house is a good example. This payment should really be divided into two categories: principal and interest. The split transaction feature allows you to write one check, but assign the principal to a liability budget category and the interest to an expense category. A transaction can be split over an unlimited number of categories, but the total dollar amount of the splits should equal the dollar amount of the initial transaction.

Figure 2 illustrates how different types of transactions affect balances in the different types of budget categories. Consider the example of writing a check to pay a credit card bill. The balance of the checkbook would decrease, and the balance of what you owe on the credit card would decrease as well. If you wrote another check, but decided to cash it, the checkbook balance would still decrease, but your cash balance would increase. More specific examples on how to enter transactions and how they interrelate to one another are given in both the Tutorial and General Reference sections.

EFFECT ON CATEGORY ACTIVITY BALANCE						
Transaction	Another Checkbook	Another Cash Account	Asset Account	A Credit Card	A Liability	An Income Category
CHECK	Increase	Increase	Increase	Decrease	Decrease	Increase
DEPOSIT	Decrease	Decrease	Decrease	Increase	Increase	Decrease
PURCHASE	Increase	Increase	Increase	Increase	Decrease	Increase
RETURN	Decrease	Decrease	Decrease	Decrease	Increase	Decrease
PAYMENT	Increase	Increase	Decrease	Decrease	Decrease	Increase
RECEIPT	Decrease	Decrease	Decrease	Increase	Increase	Decrease

Figure 2. Effects of Transactions on Category Activity Balances

NEW MONTH/AUTOMATIC TRANSACTIONS MODULE

This module contains the START NEW MONTH routine, which increments the months as you go along, and the “automatic transaction” feature. Automatic transactions are transactions that occur every month, such as a rent payment. *THE HOME ACCOUNTANT* allows you to enter up to five automatic transactions for each checkbook. At the beginning of each new month these transactions will be automatically recorded. This relieves you from the task of manually entering them each month.

NOTE: Automatic transactions cannot be “split.”

THE GRAPHING MODULE

The GRAPHING Module is divided into three sections: bar graphs, line graphs, and trend analysis. The bar graph will display a comparison between budgeted amounts and actual amounts for a specific budget category. The line graph represents a point-to-point plot of the activity for any given category. A trend analysis graph not only shows a point-to-point plot of activity for a category, but also displays a linear regression line showing its historical trend.

Graphs should be plotted at the end of a month’s activity, and should contain a minimum of two months of data. (Bar Graphs may be done with a single month of data.)

THE PRINTED REPORTS MODULE

The PRINTED REPORTS module is extremely comprehensive. *THE HOME ACCOUNTANT* will print budget reports consisting of the names and numbers of budget categories, budgeted amounts, and actual amounts. It will print a personal balance sheet, detailing your assets and liabilities, and will produce a net worth statement. The amounts in the personal balance sheet can be printed for one month, a range of months or you can compare budget to actuals for either one month or a range of months.

THE HOME ACCOUNTANT will also generate an income and expense summary with budget to actual comparisons. The income and expense summary also contains a column for percentages. These percentages represent the actual activity of income and expense categories compared to the total income. The only thing this module won’t do is print a check register report. This is performed by the next module.

THE PRINT CHECKS/ACTIVITY REPORT MODULE

This section will allow you to print out all of the transactions that have been entered into the system. The system will also allow you to specify or "flag" certain items as print criteria. For example, you can print out all of the deposits which were written to an income category on a specific date; or all of the checks that are tax deductible; or all the transactions for a certain credit card.

This extremely powerful feature allows you to tailor reports to fit your particular needs. This module will also print checks on specially pre-printed forms. (A sample blank check is enclosed with this package). Again, the ability to specify certain search criteria applies. The program will also print out the address of the payee as well as a memo on the check and on the check stub.

THE START NEW YEAR MODULE

The START NEW YEAR module is what prepares *THE HOME ACCOUNTANT* to start a new year. When you reach the end of your fiscal or calendar year, you will be prompted to run this module. *THE HOME ACCOUNTANT* will prepare a new data diskette by using a copy of your current data diskette. This new data diskette will contain the activity for each budget category from the previous year, and (optionally) all of the outstanding checks.

THE EXTEND MODULE

The EXTEND function is almost identical to START NEW YEAR except that it is usually executed before the end of the year is reached. Remember that a data disk is limited to holding roughly 500 transactions. As the disk fills up, the *THE HOME ACCOUNTANT* will prompt you on what to do to create a new data disk.

As you attempt to leave the TRANSACTIONS or END MONTH/AUTO modules (which is where you will first receive the "disk full" message) the program will begin to work on your data disk. When you return to the Main Menu and choose the Extend Data Disk option, the program will ask for a copy of the disk to be extended.

From the copy, *THE HOME ACCOUNTANT* will delete all the cleared transactions and will retain the ones flagged as being not cleared. This will create new space on the disk, while maintaining current category balances and uncleared check information. You also have the option to remove all transactions, regardless of their cleared status.

THE HARDWARE/START NEW SYSTEM MODULE

This module encompasses the hardware information that applies to your particular system, and also has the program for starting up a brand new system from the very beginning.

When you select the HARDWARE/START NEW SYSTEM option from the Main Menu, you will be asked if you are starting a new system. The Hardware Configuration page will appear whether you answer either "yes" or "no." (You would answer "no" if you wanted to continue with an existing system, but wanted to inform *THE HOME ACCOUNTANT* about changes in your hardware configuration.)

The most technical part on the hardware configuration page is understanding the "ASCII codes" for your printer. Every character on the Atari keyboard has a decimal, or ASCII value. The value of the letter "A" for example, is 65. The value of "B" is 66. Even a strange character like a Control-O (holding the **CTRL** key down and pressing the letter **O** at the same time) has an ASCII decimal value (15).

Some of the reports on *THE HOME ACCOUNTANT* (all the Activity and Budget/Actual reports) require 132 columns of print. If you are using standard 8.5" by 11" paper and the size of your print is 10 characters per inch (CPI) you would be limited to printing only 80 columns.

To print 132 columns reports on 8.5"-wide paper, you will need to increase CPI by decreasing the print size. The makers of most printers realized the need for printing 132 columns on 8.5" by 11" paper, and gave their printers a compressed print feature. Using certain commands, the print size can be changed to accomodate 132 columns.

On most printers this compressed print mode is accessed by striking a certain control code. These codes are unique to individual printer makes. For example, the code for causing the Epson MX-80 printer to switch to compressed print is **CTRL-O**. The decimal (ASCII) value for this code is 15, so that is what you would enter for field B on the hardware configuration page.

The fields B through F on the hardware configuration page are where codes are put for switching printers into this compressed print mode. Five letters for each type of print size are given because some printers require more than one code. (These fields will be explained in the tutorial.)

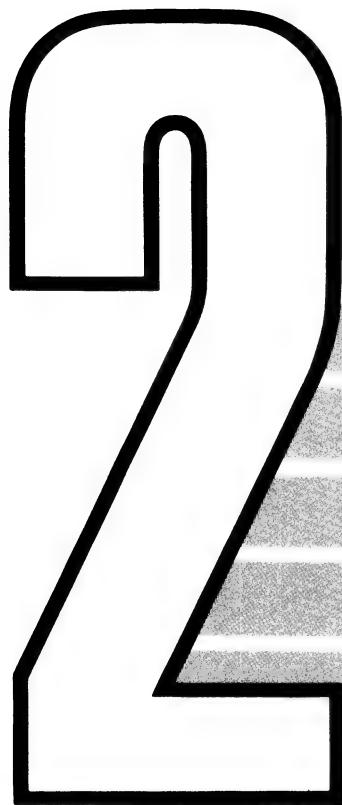
The second set of fields, G through K are where the decimal values of the control codes for switching back to 80 column print are assigned. This is required because the printer has to be able to go back to regular size print.

THE EXIT MODULE

The final module is the EXIT routine. It is extremely important to always finish working with *THE HOME ACCOUNTANT* by selecting the EXIT option from the Main Menu. Failure to exit properly can result in lost data...or worse!

* * * * *

We hope this overview gives you a better picture of how *THE HOME ACCOUNTANT* works. Now, the step-by-step instructions will help you learn the mechanics of running the program.



SETTING UP THE SYSTEM

Setting Up the System

Setting up a *HOME ACCOUNTANT* system involves three tasks:

1. Defining budget categories.
2. Preparing ("formatting") a data disk.
3. Giving *THE HOME ACCOUNTANT* information about your hardware configuration.

Once you have done these tasks, you will be ready to enter the budget categories and amounts into the computer. When the budget is complete, you will be ready to enter actual transactions.

Budget Categories

Remember, a detailed budget is not required, but you will be able to take full advantage of *THE HOME ACCOUNTANT*'s capabilities if you take the time to set one up. On the bright side, you will only need to create a budget one time for each *HOME ACCOUNTANT* system. Thereafter, you should be able to stay financially up-to-date by spending less than an hour per month with the program. If you're interested in using *THE HOME ACCOUNTANT* then you probably know something about "return on investment." We are confident your investment in setting up the system will really pay off!

Setting up the budget categories means gathering all the financial information available to you. This involves finding and organizing all of your financial records, such as checkbooks and old checks, copies of monthly bills, insurance premiums, security statements, and income sources. You may want to separate interest and principal payments for outstanding loans, and you will need to spend time listing your assets, as well as thinking about the rates at which they are increasing or decreasing in value.

The key question to keep in mind as you set up your budget is: "What do I want to keep track of?"

As was mentioned in The System Overview (Section 2) *THE HOME ACCOUNTANT* uses five broad budget categories. They are:

1. **ASSETS:** Assets are things of value that you own. Examples are:

Checkbooks	Cash
Real Estate	A business
Furniture	Jewelry
Stocks	Your computer
Bonds	Profit sharing, pension
Autos	or IRA plan
Art	

Assets rarely retain the same value. As you create your budget categories, think about the rates at which your assets are increasing or decreasing in value. Usually this relates to such economic indicators as the inflation rate or the prime interest rate.

2. **CREDIT CARDS:** This category is straightforward. Examples of credit cards are:

VISA	Department store cards
Mastercard	American Express
Gasoline cards	Diner's Club
Carte Blanche	

Budget Categories *continued*

You may want to create a separate expense category for any interest you might pay on your credit cards. You may also want to flag certain credit card transactions which are for business expenses, medical expenses, or other tax deductible items.

3. **LIABILITIES:** One definition of a liability is any long-term debt you legally or morally owe. Liabilities are different from expenses in that they are usually long-term obligations paid at regular intervals. Examples are:

Car loan	Alimony
Mortgage	Child support
Any other kind of loan	

4. **INCOME:** Income is another simple category. Income refers to any source of revenue you have. Examples might be:

Your salary or wages	Gifts
Spouse's salary or wages	Tips
Interest earned on money market funds or savings accounts	Consulting fees

5. **EXPENSES:** Expenses are any expenditures you make which are not liabilities. Examples include:

Rent	Entertainment
Food	Clothing
Utilities	Gasoline
Interest paid on loans	Repairs
Interest paid on credit cards	Laundry
Child care	

It may help to look through your checkbook to develop your list of categories.

Budget categories can be further broken down by using memos. For example, you may want to create just one budget category for utilities, but separate gas, electricity and water expenses by using the memo field. However, in using the Graphs or Printed Reports modules, only the total utility figure will be shown. (The exception is the Print Checks/Activity Report module where you may specify a report to be printed based on the memo field.)

As you work through the step-by-step instructions given here and in the following four sections, you will see that we have determined budget categories for you. You will not need to create your own categories until you are ready to start your own *HOME ACCOUNTANT* system.

Initializing a Data Diskette

You will need to prepare a separate, blank disk to become your data diskette, even if you are only using one disk drive. The process of preparing a disk to receive information which can be read by the computer is called "formatting."

Make sure the Atari Computer power switch is off.

Turn on the power to your video screen and Disk Drive.

Insert your Atari DOS 2.0S System Master diskette in drive 1.

Open the door to the disk drive. Holding the disk with the label side up, and with your thumb on the label, carefully slide the diskette "feet first" into the drive. Slowly close the hatch until it clicks shut.

Insert your BASIC cartridge into the computer.

Turn on the power to the 850 interface and the Atari Computer.

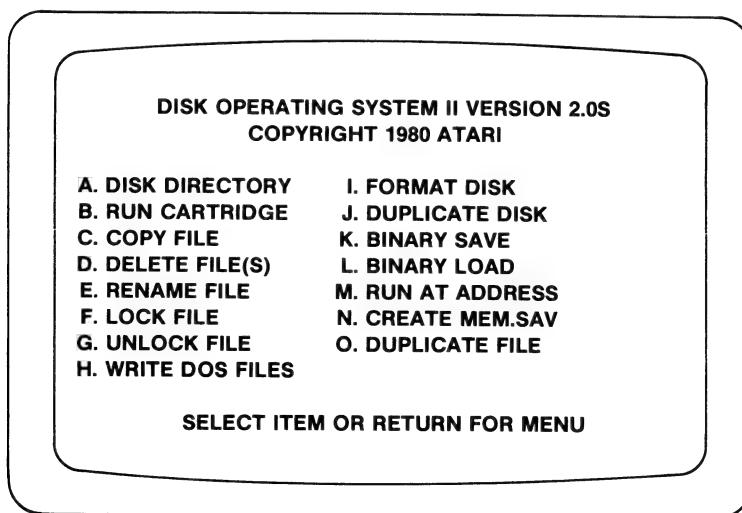
The system will whirr and hum, and the red light on the disk drive will go on, indicating the drive is engaged. In a few seconds the light will go out and the whirring will stop.

The screen will read READY.

The "cursor" will be below the READY prompt. The cursor looks like a small, solid rectangle.

Type: DOS (press Return)

The system will hum while the DOS utility program is loaded, then the following menu will appear.



Screen 0—Disk Operating System Menu

Initializing a Data Diskette *continued*

Remove the System Master diskette from the drive and replace it with a new, blank diskette.

Type: I (press Return)

You will be asked: WHICH DRIVE TO FORMAT?

Type: 1 (press Return)

You will be asked: TYPE "Y" TO FORMAT DISK 1

Type: Y (press Return)

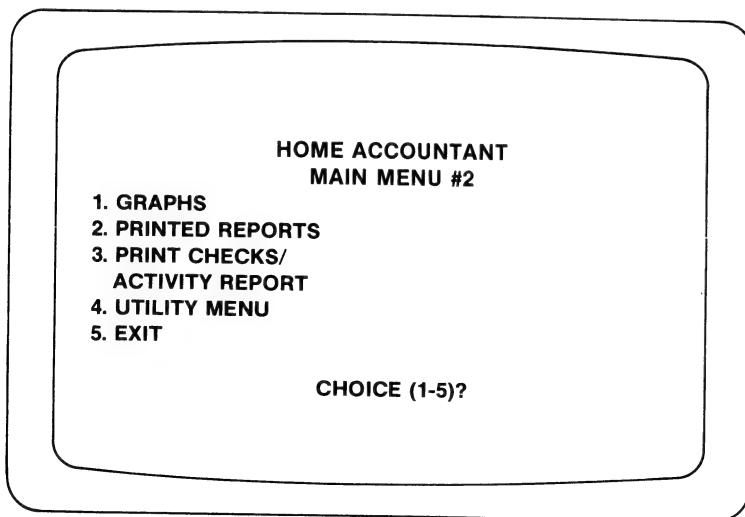
Again the system will click, and you may hear some startling noise coming from the drive. This is the sound of a disk being written on for the first time.

When the clicking stops you will receive the message: SELECT ITEM OR RETURN FOR MENU.

Now you have a formatted disk which is ready to receive data. Formatting completely erases a disk, so be careful not to format a disk which may contain information you will need later.

Turn over the program diskette and insert side #2 in drive #1. Turn the computer power off and on again.

The *HOME ACCOUNTANT* Main Menu #2 will appear. It looks like this:



Screen 1B—Main Menu #2

Select Option 4—UTILITY MENU by pressing the number 4.

Press R to confirm your selection.

The Utility Menu will appear. This menu will be further explained later. For now, please just follow instructions.

Select the Option 1—INITIALIZE DATA DISKETTE FOR NEW SYSTEM.

Press R to confirm your selection.

You will receive the message:

**PROGRAM TO
GENERATE A NEW
DATA DISKETTE
WHEN STARTING A
NEW SYSTEM**

PRESS ANY KEY

After you press any key, you will be instructed to insert the blank, formatted disk you just created into drive #1. To continue, press any key again.

You will receive the message:

**CREATING
HOME ACCOUNTANT
DATA DISKETTE**

**THIS WILL TAKE
3 MINUTES**

**PLEASE
DO NOT INTERRUPT**

Please be patient. This process is very important and will only need to be done once for each *HOME ACCOUNTANT* system you create.

This utility will create the structured data diskette for your accounting system. This step is only done once, unless you wish to begin a second, separate, accounting system. (For instance, one for your personal use, and one for a small business.)

When the new data diskette has been completed, you will be asked to put program disk #1 into drive #1, and the Main Menu #1 will then be automatically displayed.

“Booting Up”

If you are using a one-drive system, remove the newly initialized disk and replace it with *THE HOME ACCOUNTANT* program disk #1. If you are using a two-drive system, put program disk #1 in drive 1 and the data disk in drive 2.

“Boot” THE HOME ACCOUNTANT program disk.

Start the system by placing *THE HOME ACCOUNTANT* program disk side #1 in drive #1 and turning on the power to the computer.

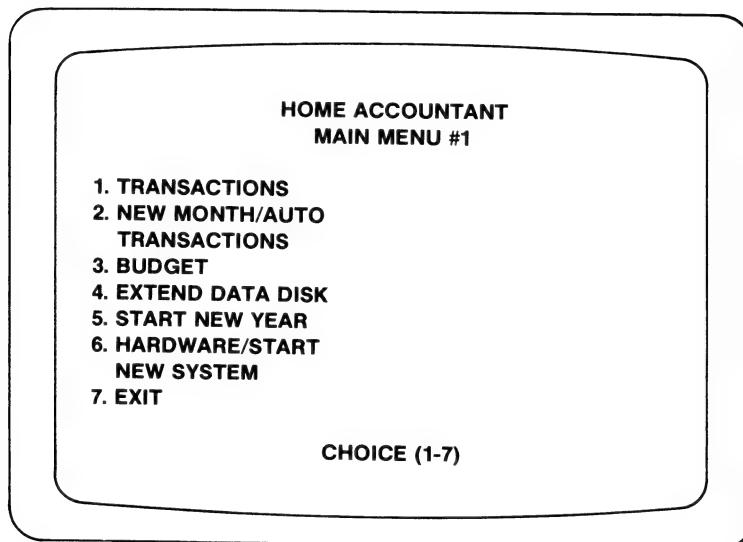
When you boot up, a ONE MOMENT PLEASE message will appear, the *THE HOME ACCOUNTANT* title page and copyright notice will appear, and finally, Screen 1—The Main Menu #1 will be displayed.

The Main Menu

Study Screen 1A—The Main Menu.

Notice there are seven menu options. Each option refers to a specific *HOME ACCOUNTANT* module. The modules should look familiar to you since they were presented in The System Overview (Section 2).

However, the order may look a bit confusing. This is because the Main Menu options are ordered according to how frequently they are used. Once you have set up the system, you will be using **TRANSACTIONS** very often.



Screen 1A. The Main Menu #1

Starting a New System

When you are using *THE HOME ACCOUNTANT* for the first time, or when you wish to create a new *HOME ACCOUNTANT* system, you must always begin with Option 6—HARDWARE/START NEW SYSTEM from Screen 1A—The Main Menu #1.

You will also use this option when you need to inform *THE HOME ACCOUNTANT* about changes in your hardware configuration, even though you wish to continue using a previously started *HOME ACCOUNTANT* system.

NOTE: If you are starting a second *HOME ACCOUNTANT* system and do not proceed through to NEW MONTH/AUTO TRANSACTIONS, your second *HOME ACCOUNTANT* system will destroy or alter the original.

Hardware Configuration

In order to work properly, *THE HOME ACCOUNTANT* needs certain information concerning your hardware configuration. You will need to provide answers for each "data field."

Type the number 6 to select the HARDWARE/START NEW SYSTEM option.

Since this is a single character menu selection, you will not need to press **Return**.

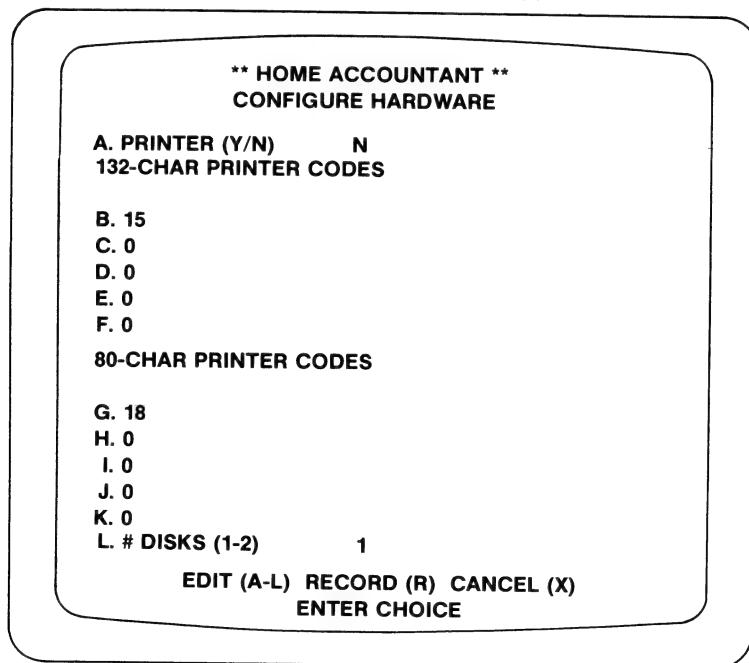
Throughout *THE HOME ACCOUNTANT*, whenever you enter a wrong value, you will hear a tone and see a red flash. The system also uses this to get your attention at crucial points in the program when it needs a specific response from you.

Your selection will appear on the screen and the bottom of the screen will instruct you to:

PRESS 'R' TO RUN
PRESS 'X' TO CANCEL

To proceed, type the letter R.

Screen 2—The Hardware Configuration Page will appear.



Screen 2—Hardware Configuration Page

Hardware Configuration *continued*

Screen 2—The Hardware Configuration Page shows the configuration information for an Epson MX-80 printer and a one-drive system.

Field A: This is asking if you have a printer. You will not be able to use the two **HOME ACCOUNTANT** print modules unless you have a printer attached.

Fields B through K: This is where you need to enter the proper ASCII codes for your particular printer. Please refer to the chart on the following page for the correct responses. If your printer is not listed, here are some guidelines:

PRINTERS	132" COLUMN												80" COLUMN				
	8½"						OR			14"							
	B	C	D	E	F	OR	B	C	D	E	F	G	H	I	J	K	
EPSON MX-100	15	0	0	0	0		18	0	0	0	0	18	0	0	0	0	
EPSON MX-80/FT	15	0	0	0	0		NA	0	0	0	0	18	0	0	0	0	
EPSON MX-70	0	0	0	0	0		NA	—	—	—	—	18	0	0	0	0	
TI 810/820	27	55	0	0	0		27	54	0	0	0	27	54	0	0	0	
IDS 445	31	0	0	0	0		NA	—	—	—	—	29	0	0	0	0	
IDS 460	31	0	0	0	0		NA	—	—	—	—	29	0	0	0	0	
IDS 560	31	0	0	0	0		29	0	0	0	0	29	0	0	0	0	
ANADEX 9501	24	20	0	0	0		24	18	0	0	0	24	18	0	0	0	
NEC 8023A	27	81	0	0	0		NA	—	—	—	—	27	78	0	0	0	
OKIDATA M-80	29	0	0	0	0		NA	—	—	—	—	30	0	0	0	0	
OKIDATA M-82A	29	0	0	0	0		NA	—	—	—	—	30	0	0	0	0	
OKIDATA M-83	29	0	0	0	0		30	0	0	0	0	30	0	0	0	0	
OKIDATA M-84	29	0	0	0	0		30	0	0	0	0	30	0	0	0	0	
MPI 88	27	31	0	0	0		NA	—	—	—	—	27	28	0	0	0	
MPI 99-G	37	0	0	0	0		NA	—	—	—	—	28	0	0	0	0	
C.ITOH COMET	28	0	0	0	0		NA	—	—	—	—	25	0	0	0	0	
C.ITOH 8510/PROWRITER	27	81	0	0	0		NA	—	—	—	—	27	78	0	0	0	
C.ITOH PROWRITER 2	27	81	0	0	0		NA	—	—	—	—	27	78	0	0	0	
CENTRONICS 737	27	20	0	0	0		NA	—	—	—	—	27	19	0	0	0	
CENTRONICS 739	27	20	0	0	0		NA	—	—	—	—	27	19	0	0	0	
LINE PRINTER IV	27	20	0	0	0		NA	—	—	—	—	27	19	0	0	0	
LINE PRINTER V	27	14	0	0	0		NA	—	—	—	—	27	15	0	0	0	
DAISY WHEEL II	27	15	0	0	0		NA	—	—	—	—	27	15	0	0	0	
DWP-410	27	15	0	0	0		NA	—	—	—	—	27	15	0	0	0	

Figure 3. Printer Code Chart

1. If you are using a letter-quality daisy wheel printer, enter codes for printing 10 characters per inch (CPI) in fields B through K.
2. You may select either 8.5" or 14" paper width. If you wish to specify 14" wide paper, enter the codes for printing 10 characters per inch in fields B through K.

You may refer to your printer manual for help in selecting the right codes.

Field L: This field is asking how many drives you are using (1 or 2).

Study the Screen 2—The Hardware Configuration Page and determine which fields need to be changed for your particular system.

Type the letter of the first field you wish to edit.

Type the new information and complete the entry by pressing Return.

You may now select another field to edit by typing its letter.

If you notice an error, correct it by re-entering the information for that data field.

When all the information is correct for your system you will need to record this new data.

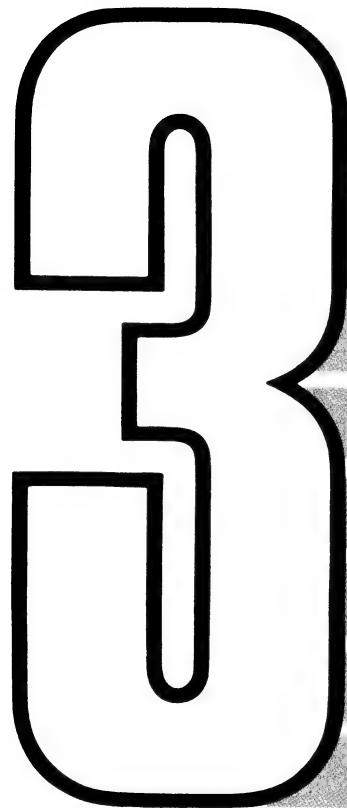
Remember, if you are not using a printer, enter an **N** in response to the printer question in field A.

When the hardware configuration entries are correct:

Type the letter R to record the information.

The computer will click for a few seconds, then you will be asked to insert Program Diskette #2 in drive #1 and to press any key. The Disk drive will whirr again for a few seconds, then you will be asked to insert Program Diskette #1 in drive #1 and to press any key. Then Screen 1—The Main Menu will appear.

This disk swapping is necessary so that **THE HOME ACCOUNTANT** information can be recorded on both program modules.



SETTING UP THE BUDGET

Setting Up the Budget

The next step is to set up your budget. From Main Menu #1:

Type the number 3 to proceed to the Budget Menu.

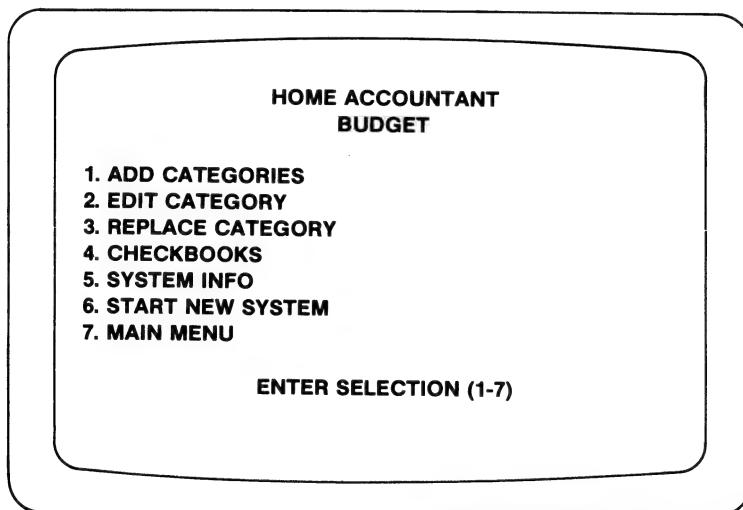
Again, *THE HOME ACCOUNTANT* will ask you to press **R** to run the budget option, or to press **X** to cancel your budget request.

Type the letter R to run the Budget option.

You will receive the message:

```
*****  
LOADING  
BUDGET  
*****
```

Then Screen 3—The Budget Menu will appear. Option 6—START NEW SYSTEM will be flashing.



Screen 3—The Budget Menu

NOTE: In the Budget Module only, you will need to press **Return** after entering data or making a menu selection.

To start entering new budget information, select Option 6—START NEW SYSTEM and press Return.

You will receive the message:

**INSERT MOST CURRENT DATA DISKETTE
IN DISK DRIVE #1**

PRESS ANY KEY TO CONTINUE

If you are using a one-drive system you will be instructed to remove any disk from drive #1 and insert your new data diskette in drive #1.

If you are using a two-drive system you will be instructed to remove any disk from drive #2 and insert your new data diskette in drive #2.

Insert your data disk in the proper drive and press any key to continue.

NOTE: Remember you must have a *completely* blank, initialized disk, that was formatted by DOS, and then prepared by the Hardware/Start New System option on program disk #1.

After you press any key, *THE HOME ACCOUNTANT* will proceed with preparing the disk to receive data and will flash the message:

**PREPARING NEW DATA DISKETTE
PLEASE DO NOT INTERRUPT**

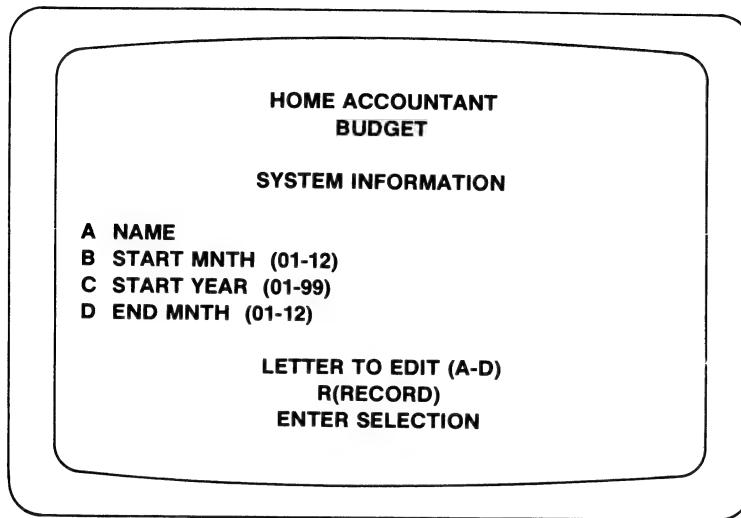
Once the disk has been prepared, Screen 3—The Budget Menu will appear. The next step is to give *THE HOME ACCOUNTANT* some information about your accounting system.

Type the number 5 to select SYSTEM INFORMATION.

Screen 4—System Information will appear.

System Information

Screen 4—System Information is asking for information about the accounting system you are starting.



Screen 4—System Information

The first field asks for the system name. For example, if you are Mr. Smith, and you wish to start a system for your household accounts, you might call this system “Smith Family.” For this tutorial, use SAMPLE SYSTEM as your title.

Press the letter A. Now type: SAMPLE SYSTEM and press Return.

The next field is asking for the month and year you will use to start your system. You may start a system in any month, but for now, select October as the starting month.

Press B. Now type: 10 and press Return.

NOTE: All month entries must have two digits. (For example, you would enter **01** for January or **06** for June.)

The next field asks for the ending month of your fiscal year. If you are using the calendar year, enter **12**. If the end of your fiscal year is June, you would enter **06**. Let's assume you are working with the calendar year.

Press C. Now type: 12 as the ending month and press Return.

NOTE: You may enter a month other than December to be your year end.

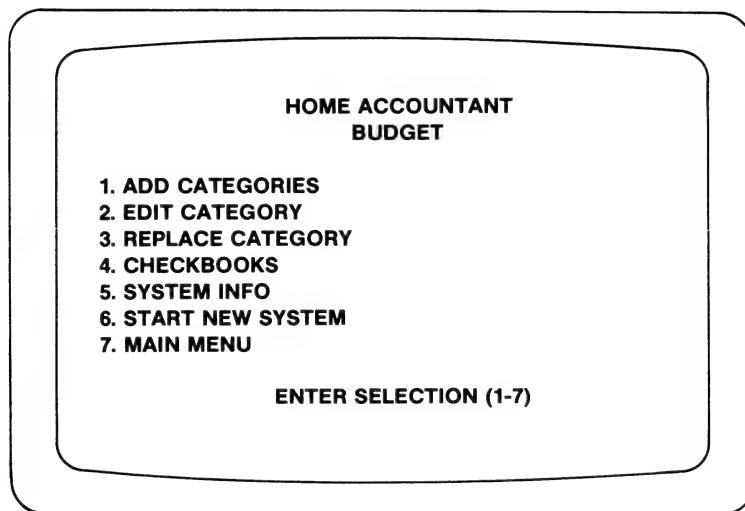
You may change the beginning and ending months up until you start a new month and begin entering transactions.

Continue in the same manner until you have entered all the information shown in the example.

Review the entries you made. If they are not correct, type the letter of field you wish to edit, then re-enter the correct information.

When the entries are correct, type R to record them.

Once the entries have been recorded, Screen 3—The Budget Menu will reappear.



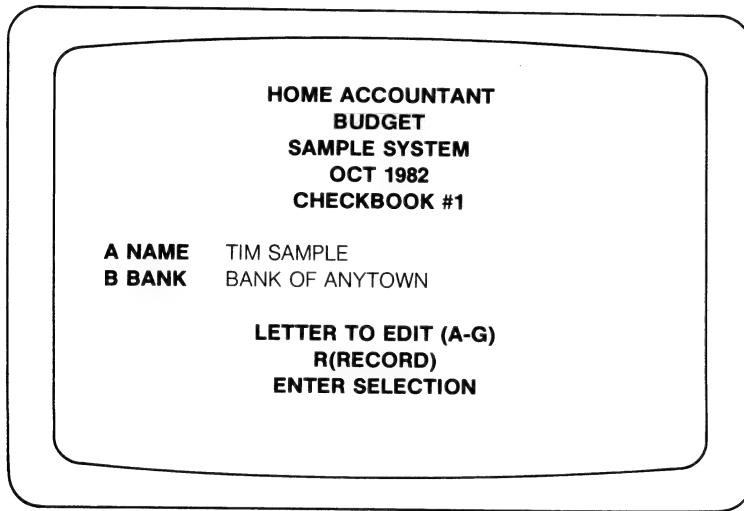
Screen 3—The Budget Menu

Checkbook Information

The next step is to give *THE HOME ACCOUNTANT* information about the checkbook or checkbooks you will be using.

Select Option 4—CHECKBOOKS from the Budget Menu (Screen 3).

Screen 5—Checkbook Information will appear. Screen 5 is asking for information about the first checkbook. Remember, you may have up to five checkbooks per system.



Screen 5—Checkbook Information

For now, assign checkbook #1 to TIM SAMPLE. You may use the bank information which appears in Screen 5 or create your own entries.

Type: TIM SAMPLE and press Return.

Continue entering information in field B.

Don't forget to complete each entry with **Return**.

Review the entries you have made. If they are not correct, type the letter of the field you wish to edit and re-enter the correct information.

When they are correct, type R to record them.

Screen 6—Budget For Checkbook #1 will appear after you record the title information for checkbook #1.

Budgeting Checkbook #1

The first budget categories you will create for *THE HOME ACCOUNTANT* will always be checkbooks. You may have up to five checkbooks for each system. You must also create a separate cash account for each checkbook.

HOME ACCOUNTANT ADD BUDGET CATEGORIES CATEGORY #1			
TYPE	CHECKBOOK		
B TITLE	CHECKBOOK #1		
	BEG	ACTUAL	DIFFERENCE
BUDGET	C	1000.00	
D JAN			
E FEB			
F MAR			
G APRIL			
H MAY			
I JUN			
J JUL			
K AUG			
L SEP			
M OCT	900	1000.00	100
N NOV	700	0.00	700-
O DEC	700	0.00	700-
LETTER TO EDIT (A-O) X(CANCEL) R(RECORD) ENTER SELECTION			

Screen 6 - Budget For Checkbook #1

Study Screen 6—Budget For Checkbook #1 for a few seconds. Notice the information at the top of the screen which indicates this is category #1, the type of category is “checkbook,” and the title is “Checkbook #1.” This is where you will enter budget information about the first checkbook in your system. A line of underscores will appear in field C.

Budgeting Checkbook #1 *continued*

Enter 1000.00 as your beginning actual in field C. Press Return.

NOTE: The beginning actual should reflect the balance as of the date you are starting your *HOME ACCOUNTANT* system. You will need to enter the exact amount in dollars and cents for this figure. (If you enter a whole number, it will be automatically reformatted to show decimals. For example, 1000 will be reformatted to read 1000.00.)

A line of underscores will now appear in the month you selected to be the beginning month. (In our sample, that month is October.) You should now enter budget amounts for the ending balance in checkbook #1 for each of the months in the budget.

Enter 900 as your ending balance estimate in field M. Press Return.

Enter 800 as your ending balance in field N and 700 in field O. Complete each entry by pressing Return.

NOTE: Budget amounts must be entered as whole numbers. Actual amounts (with dollars and cents) will be entered and calculated during TRANSACTIONS in Section 4.

After you enter an amount for December, you may cancel the entire screen and start over by typing **X**; or you may edit any field by typing its corresponding letter.

NOTE: You may not edit the category number, nor can you change the account type for checkbooks, cash, or credit cards.

Notice that the amounts shown in the Difference column for November and December are all negative. The Difference columns show the difference between actual amounts and budgeted amounts. For October, the budgeted actual amount in field C is treated as an actual. Since no actual amounts have been entered for November or December, the difference is a negative number.

When your entries are correct, type R to record them.

Cash Account for Checkbook #1

Remember, a separate cash account for each checkbook is mandatory. Once you record information for a particular checkbook, *THE HOME ACCOUNTANT* will automatically ask for budget information for a corresponding cash account.

When you press **R** to record the information for Checkbook #1, Screen 7—Cash Account For Checkbook #1 will appear. A line of underscores will appear in field C.

This screen is almost identical to Screen 6. However, notice the information at the top of the display which indicates this is budget category #2, the type of budget category is "cash," and the title is "Cash Account #1." *THE HOME ACCOUNTANT* will automatically number each budget category for you. Later, you will be able to refer to the categories by these numbers.

HOME ACCOUNTANT ADD BUDGET CATEGORIES CATEGORY #2			
TYPE	CASH		
B	TITLE	CASH ACCOUNT #1	
		BEG	ACTUAL DIFFERENCE
	BUDGET	C	100.00
 D JAN			
E FEB			
F MAR			
G APR			
H MAY			
I JUN			
J JUL			
K AUG			
L SEP			
M OCT	75	100.00	25
N NOV	75	0.00	75-
O DEC	75	0.00	75-
 LETTER TO EDIT (A-O) X(CANCEL) R(RECORD) ENTER SELECTION			

Screen 7—Cash Account For Checkbook #1

Cash Account For Checkbook #1 *continued*

Enter 100 as your beginning cash balance and press Return.

The cursor will jump down to October.

Enter 75 as your ending cash balance for October in field M.

Instead of entering a number in field N, type F0 (the letter “F” followed by a zero).

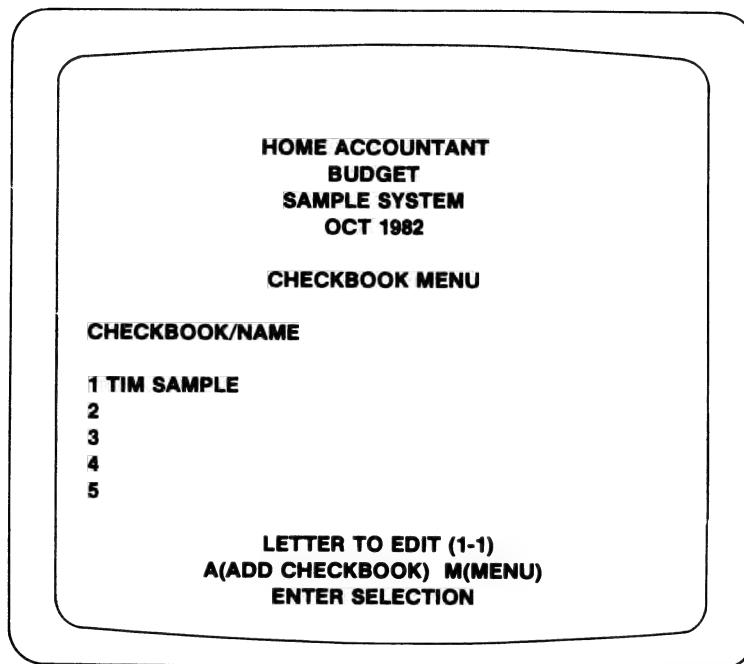
Notice that 75 is automatically filled in for the remaining months. This is a convenient way of avoiding repeated typing if your budget amounts will be the same through the end of the year. You may type **F0** from any month. Of course, you may edit any of these entries. When you are satisfied your entries are correct:

Press R to record the entries.

Screen 8—The Checkbook Menu will appear.

Budgeting Checkbook #2

Study Screen 8—The Checkbook Menu for a few seconds. If you want to add a new checkbook to your system, or change information about an existing checkbook, it must be done through this menu.

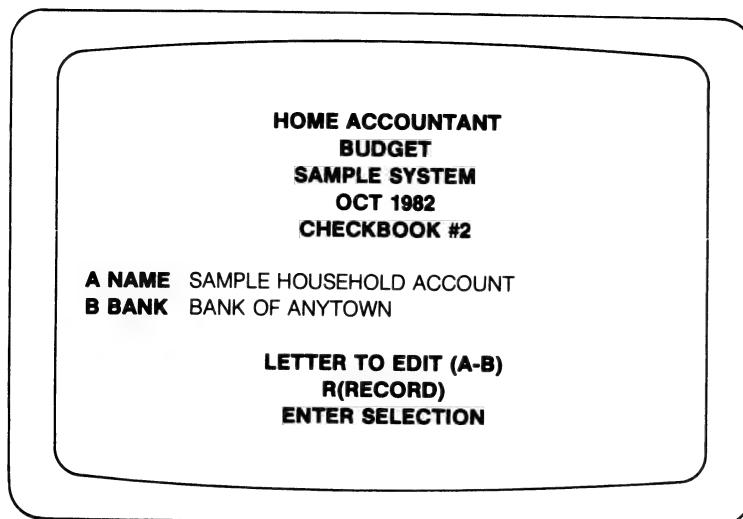


Screen 8—The Checkbook Menu

You would type **A** if you wanted to add another checkbook to the system; you would type the number of an existing checkbook if you wanted to change information about it (in this case only 1 exists); you would type **M** to return to the Budget Menu.

Type A to add a new checkbook.

Screen 9—Checkbook #2 Information will appear.



Screen 9—Checkbook #2 Information

Screen 9 is asking for information for checkbook #2.

Give checkbook #2 the title “Sample Household Act”

This title will just fit the maximum length allowed. *THE HOME ACCOUNTANT* will never accept entries which exceed 20 characters.

Type: SAMPLE HOUSEHOLD ACT and press Return.

Proceed with entering the bank information as you did with checkbook #1.

Review the entries you made. If they are not correct, type the letter of the field you wish to edit and re-enter the correct information.

When your entries are correct, press R to record them.

Screen 10—Budget For Checkbook #2 will appear.

Spend a few moments looking at the data at the top of Screen 10—Budget For Checkbook #2.

HOME ACCOUNTANT ADD BUDGET CATEGORIES 8CATEGORY #3				
B	TYPE	CHECKBOOK		
	TITLE	CHECKBOOK #2		
	BUDGET	BEG	ACTUAL	DIFFERENCE
		C	750.00	
D JAN				
E FEB				
F MAR				
G APR				
H MAY				
I JUN				
J JUL				
K AUG				
L SEP				
M OCT	100		750.00	650
N NOV	110		0.00	110-
O DEC	121		0.00	121-

LETTER TO EDIT (A-O)
X(CANCEL) R(RECORD)
ENTER SELECTION

Screen 10—Budget For Checkbook #2

Notice that the category is now #3, the type is “checkbook,” and the title is “Checkbook #2.”

Enter 750 as your beginning balance for the second checkbook in field C. Press Return.

Again, the cursor will jump down to the beginning month (October).

Enter 100 as your budgeted ending balance for October in field M. Press Return.

The cursor will jump to field N.

Instead of entering an amount for field N, enter F20 and press Return.

This tells *THE HOME ACCOUNTANT* to automatically add twenty dollars to each successive month in the budget. Field N will say “120” and field O will say “140.” You may select any whole number to be added to each budget figure.

Budgeting Checkbook #2 *continued*

Instead of a fixed number, you may also designate a percentage.

Enter N as the letter to edit from the bottom of the screen.

The cursor will jump up to field N.

Enter F.10 and press Return.

This tells *THE HOME ACCOUNTANT* to increase each month's budget amount by ten percent (compounded). Field N should now read "110" and field O should read "121."

When your entries are correct, record them by pressing R.

Screen 11—Cash Account for Checkbook #2 will appear.

Cash Account for Checkbook #2

Screen 11—Cash Account for Checkbook #2 is asking for information for the cash account which is mandatory for every checking account used in *THE HOME ACCOUNTANT*.

HOME ACCOUNTANT ADD BUDGET CATEGORIES CATEGORY #4					
B	TITLE	TYPE	CASH		
			CASH ACCOUNT #2	BEG	ACTUAL
		BUDGET	C	55.00	
D	JAN				
E	FEB				
F	MAR				
G	APR				
H	MAY				
I	JUN				
J	JUL				
K	AUG				
L	SEP				
M	OCT	50		55.00	5
N	NOV	40		0.00	40-
O	DEC	32		0.00	32-

**LETTER TO EDIT (A-O)
X(CANCEL) R(RECORD)
ENTER SELECTION**

Screen 11—Cash Account For Checkbook #2

Enter 55 as the beginning balance of cash account #2.

The cursor will jump to field M.

Enter 50 as your budgeted ending balance for October. Press Return.

We've covered a quick way of automatically *increasing* your budget category, but what if you think your balances will *decrease*?

Enter F-10 in field N.

Cash Account for Checkbook #2 *continued*

There! Your budget amounts decreased by ten dollars each month. Field N should say "40" and field O should say "30." This will also work with a percentage.

Enter N as the field to edit from the bottom of the screen.

The cursor will jump to field N.

Enter F-20.

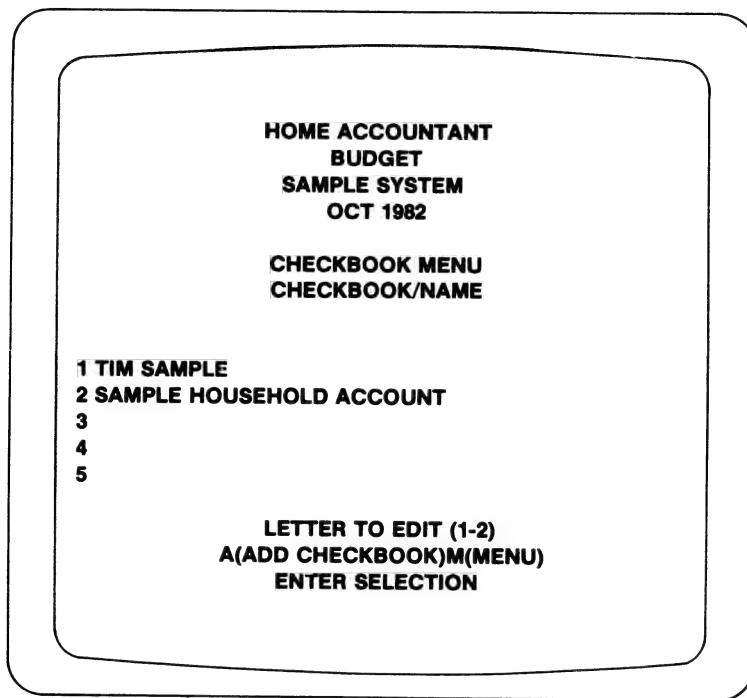
This instructs *THE HOME ACCOUNTANT* to decrease each remaining budget amount by twenty percent (compounded). Field N should say "40" and field O should say "32."

Record your entries by typing R.

Screen 12—The Checkbook Menu (Two Entries) will appear.

Editing Checkbook Information

Screen 12—The Checkbook Menu shows the names of the two checkbooks you have created. For our sample, two checkbooks are sufficient.



Screen 12—Checkbook Menu (Two Entries)

NOTE: If you have savings accounts or money market accounts which have a lot of activity, you should consider entering these as checkbooks in your *HOME ACCOUNTANT* system. This will facilitate recording deposits, withdrawals, and interest earnings in these accounts.

What if you want to change the information about one of the checkbooks? You may do this from Screen 12. To add another checkbook type **A**. To change the information about an existing checkbook, type the number of the checkbook you want to edit.

You may wish to try editing a checkbook on your own. If so, please go ahead. For now, however, two checkbooks are enough.

Type M (for Menu) to return to the Budget Menu.

Adding Budget Categories

Now it is time to enter all of your budget categories. For our sample, here is a list of categories:

1. Checkbook #1
2. Checkbook #1 Cash Account
3. Checkbook #2
4. Checkbook #2 Cash Account
5. Asset—House
6. Asset—Car
7. Credit Card—VISA
8. Liability—Mortgage
9. Income—Salary job #1
10. Expense—Food
11. Expense—Mortgage interest

Notice that the list is numbered. *THE HOME ACCOUNTANT* will assign numbers to each item exactly as shown above if they are entered in this order.

NOTE: You may not use a number or the words “END”, “SPLIT” or “GRAPH” as the beginning of a category title. You may use numbers *within* a title, but the first character must always be a letter.

From the Budget Menu, select Option 1—ADD CATEGORIES, by typing the number 1 and pressing Return.

Screen 13—Budget For Category #5 will appear. This time an underscore will be in field A. You will need to tell *THE HOME ACCOUNTANT* what type of category you are entering. Your codes are:

1. Asset	4. Income
2. Credit Card	5. Expense
3. Liability	

**HOME ACCOUNTANT
ADD BUDGET CATEGORIES
CATEGORY #5**

A TYPE 1 (1-5) ASSET
B TITLE HOUSE

BUDGET	BEG C	ACTUAL	DIFFERENCE
		75000.00	

D JAN
E FEB
F MAR
G APR
H MAY
I JUN
J JUL
K AUG
L SEP
M OCT 75750
N NOV 76508
O DEC 77273

75750	75000	750-
76508	0.00	76508-
77273	0.00	77273-

**LETTER TO EDIT (A-O)
X(CANCEL) R(RECORD)
ENTER SELECTION**

Screen 13—Budget For Category #5

This will be an asset account. Type the number 1. Press Return.

Type HOUSE as the title in field B. Press Return.

A line will appear in field C, Budget.

Enter 75000 as the beginning value of this asset. Press Return.

A line will appear in field M.

Now you will need to decide if this asset is appreciating or depreciating, and at what rate. For now, assume this house is appreciating at the rate of twelve percent per year, which is one percent per month.

Enter 75750 in field M. Press Return.

The figure in each month field represents your budgeted ending balance for that month.

Adding Budget Categories *continued*

Enter F.01 in field N and press Return.

THE HOME ACCOUNTANT will automatically calculate your budgeted ending balances for the house at an increase of one percent per month.

You may edit your entries, print the screen, cancel the screen, or record the information.

Type R to record the entry, and press Return.

A new screen, identical to Screen 13—Budget for Category #5 will appear asking for information for budget category #6.

At this point, you should have no trouble entering the rest of the budget categories on your own. Go ahead and try to enter the list already given, or create your own entries.

NOTE: If you plan to continue with this tutorial, be sure to create a budget category for each category type.

Remember not to use a number as the beginning of a category title. Also, your title may not exceed the maximum number of spaces allowed. Credit card titles are limited to six characters.

THE HOME ACCOUNTANT will not permit you to assign the same title to another category. Once a title is in use, exact duplicates are not accepted.

Practice using the F command to have *THE HOME ACCOUNTANT* automatically calculate budget amounts for you.

NOTE: Remember the discussion in Section 2, The System Overview. You should not enter a beginning balance in field C for income or expense categories. Just enter zero or press **Return** to move the cursor into the next field. The only time you would want to enter a beginning balance for income or expenses is when you are starting your *HOME ACCOUNTANT* system in the middle of your fiscal or calendar year, and you wish to include the year-to-date figures in your year-end totals.

When you enter budgeted amounts for income and expense categories, *THE HOME ACCOUNTANT* will add a **TOTAL** figure after field O. This gives you a total of your budgeted income or expenditures for that category through the end of the year.

To exit Adding Budget Categories, enter **E** as the category type in field A, or enter **END** as a category title in field B, **TITLE**. You may exit at any time, although if you do not record a category, *THE HOME ACCOUNTANT* will assume you did not want it included in the budget.

Editing Budget Categories

Now that you have set up your budget, what if you want to make some changes? No problem! Just select Option 2—EDIT CATEGORIES from the Budget Menu (Screen 3).

NOTE: You may not change the type (field A) for checkbooks, cash accounts, or credit cards.

When you select EDIT CATEGORIES Screen 14—Edit Budget Categories will appear.

HOME ACCOUNTANT EDIT BUDGET CATEGORIES CATEGORY			
A TYPE (1-5)	BEG	ACTUAL	DIFFERENCE
BUDGET	C		
D JAN			
E FEB			
F MAR			
G APR			
H MAY			
I JUN			
J JUL			
K AUG			
L SEP			
M OCT			
N NOV			
O DEC			

**LETTER TO EDIT
X(CANCEL) R(RECORD)
ENTER SELECTION**

Screen 14—Edit Budget Categories

Editing Budget Categories *continued*

You will automatically begin typing in field B TITLE. You will ask *THE HOME ACCOUNTANT* to display a budget category by typing the first few letters of its title, its category number, or the title in full. For our sample, let's edit the HOUSE account.

Type HOUSE in field B. Press Return.

THE HOME ACCOUNTANT will search the existing categories to find a match with what you entered. In our example, HOUSE will be listed as category #5, an asset account. The cursor will still be in field B. If this is the category you wish to edit, press **Return** again. If this is not the category you want, press the **Space Bar** and *THE HOME ACCOUNTANT* will search for another match. If no matches are found, you will have to enter a new category title (or number) and try again.

When you press **Return** to confirm a category, the budget amounts you entered previously will be displayed again.

Enter B as the letter to edit, and press Return.

The cursor will jump back to field B.

Change the name of this account from “HOUSE” to “HOUSE ON EASY STREET” and press Return.

Record your new title by pressing R.

You may edit as many categories as you like. But for now, assume you only want to make one change.

Enter END as the title of the category to edit. Press Return.

Entering **END** as a category title will take you back to the Budget Menu (Screen 3).

Replacing Budget Categories

There is no *HOME ACCOUNTANT* option for deleting budget categories. This is a safety feature to prevent you from accidentally deleting a category you didn't mean to. However, you may replace one budget category with another. This effectively lets you delete a category and reassign its number to a different budget item.

You may not however, change the category **TYPE** for checkbooks, cash accounts, or credit cards.

Normally, you would use the **REPLACE CATEGORIES** option only when you want to reassign an old budget category number to a new budget category. Otherwise, you would just add new categories or edit the existing ones.

Here is an example. Let's say you wanted to change category #5, which is now an asset account for **HOUSE**, to an expense account for **FOOD**. You would:

Type 3 to select Option 3—REPLACE CATEGORIES from the Budget Menu.

Screen 15—Replace Budget Categories will appear.

Replacing Budget Categories *continued*

HOME ACCOUNTANT REPLACE BUDGET CATEGORIES CATEGORY			
A	TYPE (1-5)	BEG	ACTUAL DIFFERENCE
B	TITLE	BUDGET	C
D	JAN		
E	FEB		
F	MAR		
G	APR		
H	MAY		
I	JUN		
J	JUL		
K	AUG		
L	SEP		
M	OCT		
N	NOV		
O	DEC		

LETTER TO EDIT (A-O)
X(CANCEL) R(RECORD)
ENTER SELECTION

Screen 15—Replace Budget Categories

Type **HOUSE** and press **Return**.

THE HOME ACCOUNTANT will search for a category entitled "HOUSE," and will display its category number and type. You could also have entered the category number (5) or just the first letters of the title. When *THE HOME ACCOUNTANT* finds a match, the cursor will still be in field B. If this is not the category you were looking for, press the **Space Bar**. *THE HOME ACCOUNTANT* will look for another match. When your category is found and displayed:

Press Return again to confirm this is the budget category you want.

The title line will clear. You may now enter a new title for this category number.

Enter INCOME-JOB #2 as the title and press Return.

You may now proceed with entering budget amounts for this category.

Before you record the entry, check to see that the new category has the correct TYPE designation. In this case, you have changed from an asset to an income category.

Type A as the letter to edit and enter 4 as the type designation since this is now an income line.

Now record the entry by pressing R.

To return to the Budget Menu, enter **END** as the title in field B.

If you wanted to create a new budget category for **HOUSE** you would go back into the ADD mode from the Budget Menu to do so.

From the Budget Menu (Screen 3) select Option 7—MAIN MENU. This will take you back to Screen 1—The Main Menu.

Congratulations! If you have made it this far, the rest will be easy. Don't stop now however. You need to go through to START NEW MONTH before you will have full access to your **HOME ACCOUNTANT** system. If you do decide to exit now, make sure you do so by selecting Option 7—EXIT from The Main Menu. When you return to **THE HOME ACCOUNTANT** you will be able to continue setting up the system from this point.

It is a good idea to make an *additional* back-up copy of your data disk now. Store this disk in a separate place, away from where you normally keep your diskettes. This is a safety precaution to avoid having to re-enter your budget categories should your regular working diskettes fall prey to some disaster.

4

TRANSACTIONS

New Month/Auto Transactions

WARNING: When you are entering or leaving the NEW MONTH/AUTO TRANSACTIONS module, you must have the current data disk in your drive!

If you are running *THE HOME ACCOUNTANT* for the first time, or if you are starting a new year, Option 2—NEW MONTH/AUTO will be your first step.

Select Option—2 NEW MONTH/AUTO TRANSACTIONS by typing the number 2.

Confirm your selection by typing R to “RUN.”

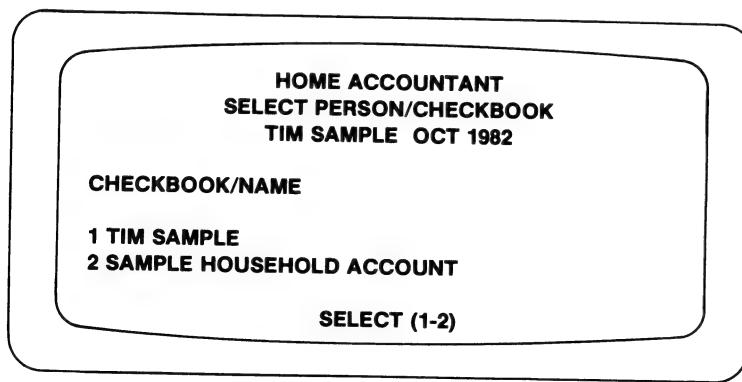
You will receive a message which says:

```
*****  
LOADING  
NEW MONTH  
*****
```

And another which says:

```
*****  
READING FILES  
PLEASE DO NOT INTERRUPT  
*****
```

Screen 16—Select Person/Checkbook Menu will appear.



Screen 16—Select Person/Checkbook Menu

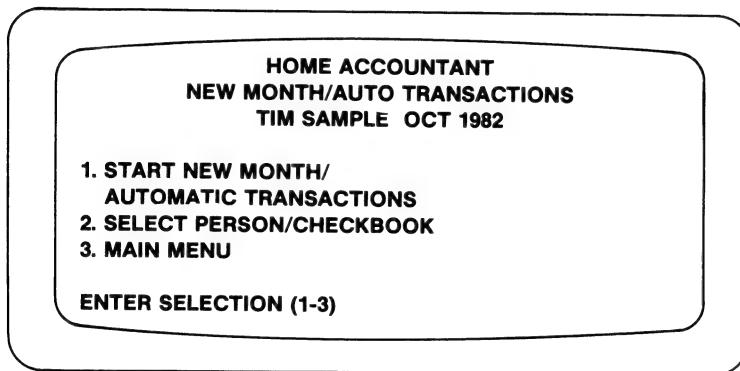
You will need to select the checkbook you want to create transactions through. You will probably use different checkbooks for different kinds of expenses. This screen allows you to switch from one checkbook to another. The last checkbook selected will remain as the active checkbook until you make a change through this screen.

When you type a number to indicate the checkbook you want, Screen 17A—The New Month/Auto Transactions Menu will appear.

Start New Month

If you are using a brand-new *HOME ACCOUNTANT* disk, if you are starting a new system, or if you have just started a new year, Option 1—START NEW MONTH will be your next step.

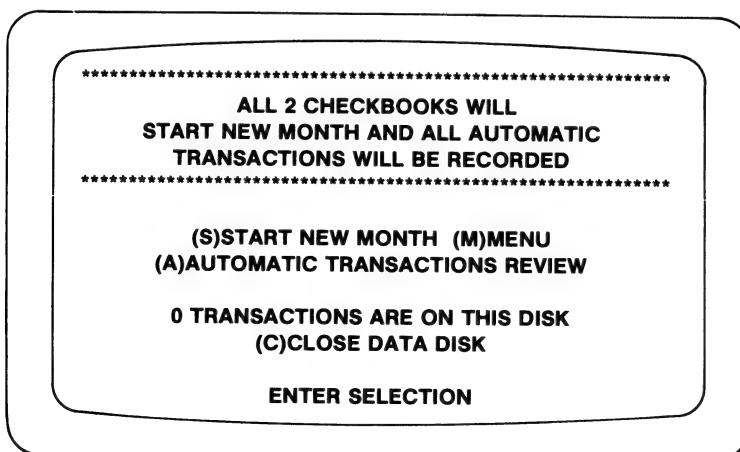
You will also need to run this option when you have recorded all the transactions for a given month and you want to begin recording activity for a new month.



Screen 17A—The New Month/Auto Transactions Menu

Type 1 to select the **START NEW MONTH** option.

Screen 18—The Start New Month Confirmation Screen will appear.



Screen 18—The Start New Month Confirmation Screen

Automatic Transactions

THE HOME ACCOUNTANT has a way for you to record automatic deposits or charges to any of your checkbooks. You may have up to five automatic transactions per month per checkbook.

NOTE: All automatic charges or deposits will be recorded at the start of each new month.

If you decide not to use automatic transactions, simply enter **S** to proceed with starting a new month.

However, let's set up an automatic transaction for our sample.

Type A to begin entering automatic transactions for checkbook #1. Press Return.

Screen 19—Automatic Transactions will appear.

HOME ACCOUNTANT	
TIM SAMPLE	
AUTOMATIC	
MODE	1)CHECK 2)DEPOSIT 3)END
A DATE	100182
B CHECK #	
C PAID TO	NO CATEGORY
D AMOUNT	0.00
E MEMO	INACTIVE
F CATEGORY	NO CATEGORY
G TAX (Y/N)	N
H CLEARED	N
LETTER TO CHANGE (A-H)	
(X)CANCEL (R)RECORD (M)MODE	
ENTER SELECTION	

Screen 19—Automatic Transactions

Automatic Transactions *continued*

Study Screen 19 for a few minutes. The cursor will be positioned after the words ENTER SELECTION at the bottom of the screen. Notice the line which begins with the word MODE. The word CHECK is inverted on the screen. This means you are in the CHECK mode, and that the automatic transaction you are about to enter will be charged to your account (i.e., an amount will be deducted from your balance even though you may not actually write a check).

Notice also that *THE HOME ACCOUNTANT* automatically supplied the date. Remember, all automatic transactions will be recorded at the beginning of each new month.

Here are some notes about each data field.

Field A DATE: You may manually change this date, but the automatic transaction will still be recorded at the start of each new month. The automatic transaction will show the date you enter. However, your account balance will be adjusted on the first day of each new month.

If you enter a date other than the current month, you will receive a <<WRONG MONTH>> message. You may go ahead and enter the transaction anyway, but it will be treated as if it occurred during the current month.

Field B CHECK#: You may leave this blank, or you may assign it a number beginning with X. The X (or any letter appearing as the first character in the check number) tells *THE HOME ACCOUNTANT* this is not a real check number, but it allows you to number these automatic transactions. Later, you may go back and enter a real check number if you need to.

Enter X001 as the check number in field B. Press Return.

Field C PAID TO: This is where you will enter the name of the payee.

Type C to put the cursor in field C and enter BANK OF ANYTOWN as the payee. Press Return.

If the name of the payee is the title of a budget category (for example, VISA, just type an asterisk (*) and the first letter of the category title. *THE HOME ACCOUNTANT* will search the existing budget categories for a match. If the match is displayed is correct, press **Return** to accept it. If not, press the **Space Bar**, and another match will be displayed. If no more matches are found, you will have to re-enter the information.

Field D AMOUNT: This is where you will enter the amount of the automatic transaction.

Type D to move the cursor to field D and enter 100 as the AMOUNT. Press Return

Field E MEMO: This field must NOT be left INACTIVE or the automatic transaction will not be recorded. You may select this field and press **Return** to enter blanks if you wish.

Enter CAR PAYMENT as the memo in field E. Press Return.

Field F CATEGORY: refers to the budget categories you set up. You may leave this line as NO CATEGORY or you may enter the name of an existing budget category.

Leave this as NO CATEGORY.

NOTE: Items designated as NO CATEGORY are NOT held in a miscellaneous account. If you want to create a miscellaneous category, you must do so through the budget. And, items not assigned to a specific budget category will not appear in your income and expense reports.

THE HOME ACCOUNTANT will automatically assume this transaction is not tax deductible and that it has not cleared the bank. Fields G and H will "default" to N when Screen 19—Automatic Transactions first appears. If this is correct, you may leave these categories alone.

Field G TAX (Y/N): tells *THE HOME ACCOUNTANT* to flag this transaction as tax deductible.

Field H CLEARED: is for indicating whether your bank has recorded the transaction as having taken place.

Field M MODE: You may enter M to change the MODE. This will cause the cursor to move up to the MODE line in the screen. You could change from the CHECK mode to the DEPOSIT mode by typing the corresponding number of each mode, or you could select END to exit back to the New Month/Auto Menu (Screen 17A).

When all your entries are correct:

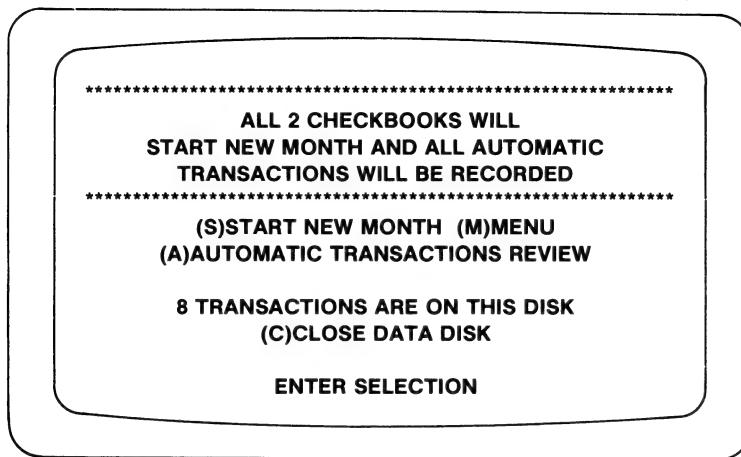
Record the automatic transaction by pressing R.

NOTE: To set up an automatic deposit, you would switch the MODE to DEPOSIT by pressing M for MODE, and 2 for DEPOSIT, then proceed with entering the information in fields A through H.

In the DEPOSIT mode, you will see a SOURCE field. This field works as a memo field, allowing you to keep track of your income sources. For example, you would use this field if you wanted to separate over-time pay within a regular income budget category.

Automatic Transactions *continued*

When you have finished entering all automatic transactions for checkbook #1 enter **M** for MODE and **3** for END. This will take you back to Screen 18—The Start New Month Confirmation Screen.



Screen 18. The Start New Month Confirmation Screen

To set up automatic transactions for another checkbook you will need to type **M** and a **Return** to return to the New Month/Auto Menu (Screen 17A). You would then need to select Option 2—SELECT PERSON/CHECKBOOK. Screen 16—Select Person/Checkbook will appear. Select the different checkbook and the system will return to the New Month/Auto Menu (Screen 17A).

If you are starting a new *HOME ACCOUNTANT* system, Option 1—START NEW MONTH will be your next step. As before, when you select this option, Screen 18—The Start New Month Confirmation Screen will be displayed.

Press 1 to confirm.

Now press S and a Return to START A NEW MONTH.

This tells *THE HOME ACCOUNTANT* to post all the automatic transactions, and move forward to the next month.

NOTE: When you are starting a new system, the first time you run the START NEW MONTH option, only the automatic transactions will be recorded. *THE HOME ACCOUNTANT* will remain in the starting month, waiting for you to enter actual transactions.

While the START NEW MONTH program is operating you will receive a message which says:

WORKING

When all the automatic transactions for a new month have been posted, the New Month/Auto Transactions Menu (Screen 17A) will appear.

At this point it would be a good idea to EXIT and copy your data disk. To exit, select Option 4—MAIN MENU from Screen 17A—The New Month/Auto Menu. Screen 1—The Main Menu will appear. Select Option 7—EXIT.

You will receive the following message:

TRANSFERRING FILES
PLEASE DO NOT INTERRUPT

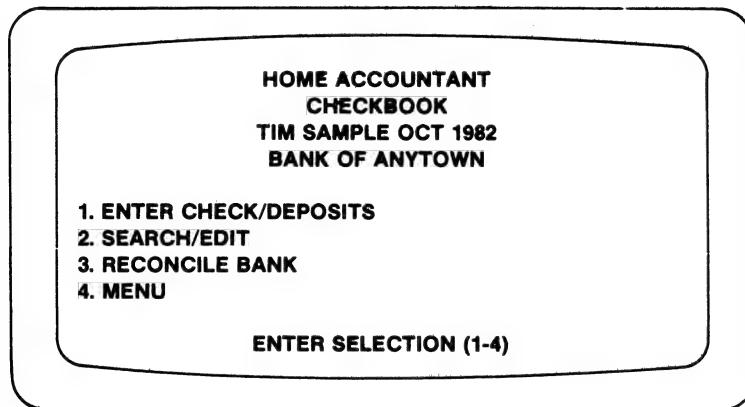
And also:

LOADING MAIN MENU

Checkbook Transactions

To get to the Transactions menu from Main Menu #1, select Option 1. You will get the message **LOADING TRANSACTIONS**; then the message **TRANSFERRING FILES PELASE DO NOT INTERRUPT**.

The select Person/Checkbook menu will then appear. Type 1 to choose **TIM SAMPLE**, then type 1 to choose **CHECKBOOK**. Screen 20—The Transactions Checkbook Sub-Menu will then appear.



Screen 20—The Transactions Checkbook Sub-Menu

Study Screen 20. For now, let's concentrate on entering checks and deposits.

Type the number 1 to select the first option, Enter Checks/Deposits.

Screen 21—Enter Checks/Deposits will appear.

HOME ACCOUNTANT CHECKBOOK	
TIM SAMPLE OCT 1982	
BANK OF ANYTOWN	
MODE 1)CHECK 2)DEPOSIT 3)END	
A DATE	100182
B CHECK#	
C PAID TO	
D AMOUNT	
E MEMO	
F CATEGORY	
G TAX(Y/N)	
H CLEARED	N
TRANS#>>2	BALANCE 900.00
LETTER TO CHANGE (A-H)	
(X)CANCEL (R)RECORD (M)MODE	
ENTER SELECTION	

Screen 21—Enter Checks/Deposits

Study Screen 21 for a few seconds. Notice the top says TIM SAMPLE OCT 1982. (If this is the wrong checkbook you will need to use the SELECT PERSON/CHECKBOOK option from the Transactions Menu.)

Since you are starting a new system and no transactions exist yet, you are still in the beginning month. However, after you enter at least one transaction, the next time you run START NEW MONTH, *THE HOME ACCOUNTANT* will move you into the next month.

The categories in Screen 21 are exactly the same as for Screen 19—Automatic Transactions. However, you will have to enter information in fields A through G yourself. (Field H CLEARED is automatically defaulted to read N.)

The cursor will be in field A, enter 100182 and press Return.

Checkbook Transactions *continued*

Just pressing **Return** will tell *THE HOME ACCOUNTANT* to default to the last date you entered. If you enter a date which is not in the current month you will receive a warning. You can ignore the warning and use the date, but the current month's balances will still be affected.

The cursor will be in field B, enter 102 as the check number and press Return.

THE HOME ACCOUNTANT will automatically number checks for you. If you wish to accept these numbers, simply press **Return**.

The cursor will be in field C, enter JOE'S GARAGE as the payee and press Return.

If the name of the payee is an existing budget category (GENERAL TELEPHONE, for example) you may type an asterisk (*) and the first letter or letters of the budget category. *THE HOME ACCOUNTANT* will then search the existing budget categories for a match. If the category title displayed is correct, press **Return** to accept it. If the first category displayed is incorrect, press the **Space Bar** to instruct the program to search and display another category title.

The cursor will be in field D, enter 81.25 as the amount and press Return.

Notice the BALANCE column at the bottom of the screen is immediately updated to reflect this payment.

The cursor will be in field E, enter CAR REPAIRS as the memo and press Return.

The cursor will be in field F, press Return to enter NO CATEGORY.

The cursor will be in field G, enter N and press Return.

The cursor will position at the bottom of the screen. *THE HOME ACCOUNTANT* assumes this transaction has not been cleared by the bank and field H will default to N. However, if you wish to edit field H, you may do so.

Review the entry, make any changes you need, and record it by pressing R.

When you record the entry, a new screen will appear for you to enter another transaction. The cursor will again be in field A. From this position you may also enter **M** to move the cursor up to the MODE line. If you wish to switch to making DEPOSITS you would enter 2 from the MODE line.

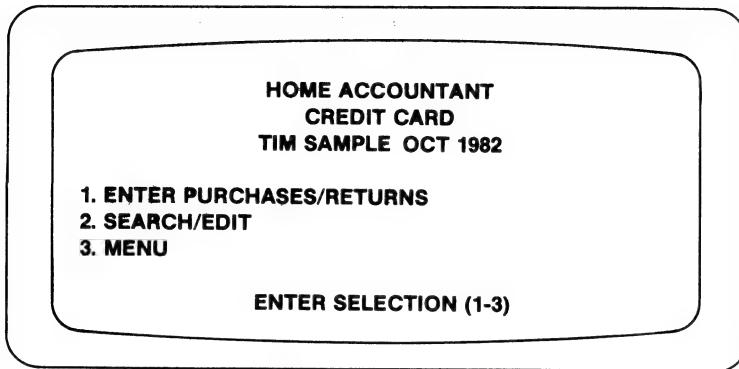
Checkbook deposits work in exactly the same way as checks. You may enter a deposit number in field B (instead of a check number). If you do not want to assign numbers to your deposits, go ahead and leave field B blank. You will also have a SOURCE field, where you may identify the source of this deposit.

When you have finished entering checks and deposits, select **3 (END)** from the MODE line. This will take you back to Screen 20—The Transactions Checkbook Sub-Menu.

For now, please return to Screen 17—The Transactions Menu from the Transactions Checkbook Sub-menu, by selecting Option 4—MENU.

Credit Card Transactions

Selecting Option 2—CREDIT CARD from the Transactions Menu will bring up Screen 22—The Transactions Credit Card Sub-Menu.



Screen 22—The Transactions Credit Card Sub-Menu

Select Option 1—ENTER PURCHASES/RETURNS.

Screen 23—Enter Credit Card Transactions will appear.

HOME ACCOUNTANT
CREDIT CARD
ENTER
TIM SAMPLE OCT 1982

MODE 1)PURCHASE 2)RETURN 3)END

A DATE 100182
B CARD
C MERCHANT
D AMOUNT
E MEMO
F CATEGORY
G TAX(Y/N)

TRANS#>>3

LETTER TO CHANGE (A-G)
(X)CANCEL (R)RECORD (M)MODE
ENTER SELECTION

Screen 23—Enter Credit Card Transactions

Study Screen 23. You will need to determine which mode you want to be in: purchases, returns, or end. For now, let's stay in purchases.

If you did not define any credit cards earlier, exit this module by typing **M** in the date field to get to the mode line, and then enter **3**.

If you did define a credit card earlier, you can continue with this section. The cursor will automatically be positioned at the beginning of each field just as it was for Checkbook Transactions. Once you have entered something in each of the fields, you can then edit them by typing the letter of the field you wish to edit. To enter the initial information:

Accept the current date by pressing Return.

Enter the card name or its category number in field B.

Credit Card Transactions *continued*

If you type the first few letters of the card, *THE HOME ACCOUNTANT* will attempt to match those letters with an existing credit card budget category. A title will be displayed. If this is the category you wanted, press **Return** to accept it. If this is not the card you were looking for, press the **Space Bar**. *THE HOME ACCOUNTANT* will attempt to find another match. If none is found, you will have to repeat instruction C and enter a more specific title or the card's category number.

If you enter the card's category number, *THE HOME ACCOUNTANT* will automatically supply the card name for you.

Enter GINO's as the name of the merchant in field C. Press Return.

Enter 25.47 as the amount of the purchase in field D. Press Return.

Your entry must be less than \$1,000,000.00. Notice an adjustment is immediately made to the credit card's balance when you enter an amount in field D.

Enter SALAMI in field E. Press Return.

Enter FOOD as the category in field F. Press Return.

You must enter the title of an existing budget category in this field.

Enter N in field G. Press Return.

The cursor will then position at the bottom of the screen. If you wish to edit field H you may do so. Otherwise, *THE HOME ACCOUNTANT* assumes this transaction has not cleared the bank.

Record your entry by pressing R.

The screen will be refreshed, waiting a new entry.

Credit card returns work in a very similar manner. However, you will need to change the mode from purchases to returns.

Enter M in field A to go to the MODE line, and enter a 2.

You may now proceed with entering a return. When you have recorded the return:

Enter M in field A to go to the MODE line, and enter a 3 to END.

'Screen 22—The Transactions Credit Card Sub-Menu will reappear.

Enter 3 to return to the Transactions Menu (Screen 17).

**HOME ACCOUNTANT
TRANSACTIONS
TIM SAMPLE OCT 1982**

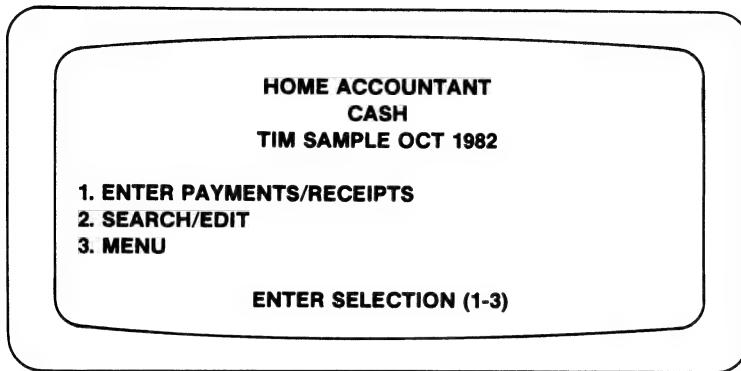
- 1. CHECKBOOK**
- 2. CREDIT CARD**
- 3. CASH**
- 4. SELECT PERSON/CHECKBOOK**
- 5. SELECT DIFFERENT DISK**
- 6. MAIN MENU**

ENTER SELECTION (1-6)

Screen 17. The Transactions Menu

Cash Transactions

Selecting Option 3—CASH from the Transactions Menu will bring up Screen 24—The Transactions Cash Sub-Menu.



Screen 24—The Transactions Cash Sub-Menu

Select Option 1—ENTER PAYMENTS/RECEIPTS.

Screen 25—Enter Cash Transactions will appear.

HOME ACCOUNTANT	
CASH	
TIM SAMPLE OCT 1982	
MODE 1)PAYMENT 2)RECEIPT 3)END	
A DATE	100182
B CODE	
C MERCHANT	
D AMOUNT	
E MEMO	
F CATEGORY	
G TAX(Y/N)	
TRANS#>>2	BALANCE 100.00
LETTER TO CHANGE (A-G)	
(X)CANCEL (R)RECORD (M)MODE	
ENTER SELECTION	

Screen 25—Enter Cash Transactions

Screen 25 is very similar to the other transaction screens we reviewed. Your procedure for making entries is identical: first decide on the mode you need to be in, then enter the appropriate information.

The only difference here is in field B, CODE. If you would like to number your cash transactions, you may enter numbers in this field. Or you may create certain codes to help you classify common cash transactions.

You are limited to using six characters for your codes. For example, if you pay cash for stamps, parking, and tips, you might want to use **POST** for postage, **PK** for parking, and **TIPS** for tips.

This time, create your own sample cash transaction and enter it. If you have been following the tutorial up to this point, you should have no trouble.

After you record your entries, type **M** to change the MODE. Type **3** to END. Screen 24—The Transactions Cash Sub-Menu will reappear. Type **3** to return to Screen 17—The Transactions Menu.

The Search/Edit Function

THE HOME ACCOUNTANT has very powerful search and edit capabilities. It will search for a specific transaction or for a range of transactions from a checkbook, a cash account, or a credit card. Each transaction may be edited as it is displayed.

In the Search/Edit mode, you will need to specify “search criteria” (characteristics of the transaction you are looking for.) You may specify a single field (for example, date, check number, amount) or any combination of fields as the search criteria.

The more specific you are in selecting search criteria, the narrower the range of possibilities. For example, while you may have entered several transactions on a given date, you should only have entered one transaction for a given check number.

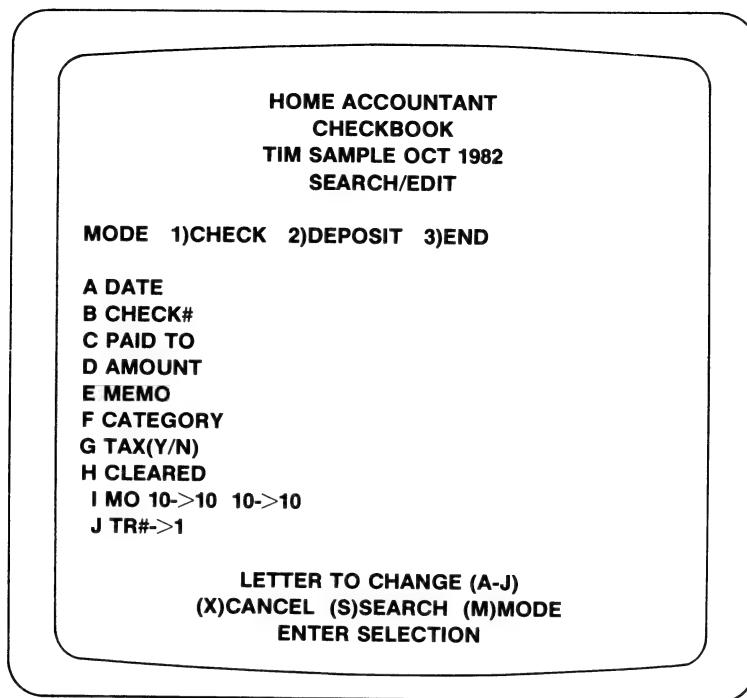
Let's work through an example.

Select Option 1—CHECKBOOK from Screen 17—The Transactions Menu.

Screen 20—The Transaction Checkbook Sub-Menu will reappear.

Select Option 2—SEARCH/EDIT from Screen 20.

Screen 26—Checkbook Search Edit will appear.



Screen 26—Checkbook Search/Edit

Study Screen 26—Checkbook Search/Edit. This screen indicates you are in Search/Edit function for Checkbook #1, TIM SAMPLE. The word CHECK is in inverse video in the MODE line, indicating you will be searching for a checking transaction. The cursor is at the bottom of the screen.

Enter A to use field A (DATE) as a search criterion.

Enter 100182 as the date to search for. Press Return.

The cursor will return to the bottom of the screen. At this point, you may designate more fields to search by, or you may initiate the search.

Take a look at field I. It says MO 10 -> 10 10 -> 10. This field designates the range of months to search through. The first set of numbers indicates your beginning month and the current month. You may not change these, they are simply reference numbers.

The Search/Edit Function *continued*

You may specify the range of months you want to search through in the second set of numbers. (In our example, no transactions have been entered for November so both sets of numbers are the same. If you had started a new month and entered transactions in it, the second set of numbers would reflect this.) You may leave this range as is or you may change it. To change:

Type I to alter the range of months.

The cursor will position at the first number in the second set of month numbers.

Type 10 to specify October as the beginning of the month range. Press Return.

THE HOME ACCOUNTANT will not accept invalid months in this field. If you haven't entered transactions for November, October (10) is the only month which will be accepted.

The cursor will position at the second number in the range. For now, keep it as October.

Type 10 as the ending month range. Press Return.

At this point, you may designate more search criteria if you wish. Do this by typing the letter of the field you wish to use. The cursor will move to that field. Type in the information to search for, and press **Return**.

You may also type **X** which will cancel the screen and the search criteria, and start over.

Take a look at field J. This field refers to the transaction numbers. *THE HOME ACCOUNTANT* will automatically assign sequential numbers to each transaction you enter. You may use a single transaction number as a search criterion, but you may not search a range of transaction numbers.

When you are satisfied with the search criteria, you may start the search.

Type S to begin the search.

THE HOME ACCOUNTANT will start searching through all Checkbook #1 checking transactions entered on 10/01/82. It will display the first one it finds. See Screen 27—Checkbook Search/Edit Entry.

Study screen 27. This is an automatic transaction for your car payment.

HOME ACCOUNTANT CHECKBOOK TIM SAMPLE OCT 1982 SEARCH/EDIT BANK OF ANYTOWN	
MODE 1)CHECK 2)DEPOSIT 3)END	
A DATE	100182
B CHECK#	X001
C PAID TO	BANK OF ANYTOWN
D AMOUNT	100.00
E MEMO	CAR PAYMENT
F CATEGORY	NO CATEGORY
G TAX(Y/N)	N
H CLEARED	N
TRAN#>> 1	BALANCE 900.00
LETTER TO CHANGE (A-H) (X)CANCEL (R)RECORD (M)MODE ENTER SELECTION	

Screen 27—Checkbook Search/Edit Entry

Press R to review other transactions which meet the search criteria.

Another check written on 10/01/82 will be displayed.

Press R to review other transactions which meet the search criteria.

If there were other transactions in the file which meet your search criteria they will now be displayed. You may either edit them or press **R** to review other transactions which meet the search criteria.

Editing a transaction is very simple. Enter the letter of the field you wish to change. The cursor will move to that field. Enter the new information and press **Return**. When the transaction has been changed to your satisfaction, press **R** to record it. The next transaction which meets your search criteria will be displayed.

When no more transactions are found, Screen 26—Checkbook Search-/Edit will appear. You will still be in the Search/Edit mode but no entry will be listed. When you wish to exit Search/Edit:

Enter M for MODE then enter 3 to END.

The Search/Edit Function *continued*

Screen 20—The Transactions Checkbook Sub-Menu will reappear. If you have trouble locating a specific transaction, make sure you are looking in the correct checkbook. Remember, you can change checkbooks by selecting Option 4—SELECT PERSON/CHECKBOOK from the Transactions Menu (Screen 17).

The Search/Edit function can be used for checkbooks, cash, or credit card transactions by first making the appropriate selection from the Transactions Menu (Screen 17).

The fastest search occurs when you search by transaction number. The next fastest is by category, the cleared field, or the taxable field. The third fastest search is by date, item #, paid to field, memo field, or the amount field.

If you enter a transaction number as a search criterion, all other criteria you enter will be ignored, including a range of months. When you select a combination of search criteria, *THE HOME ACCOUNTANT* will try to use the fastest and most efficient search method.

NOTE: You must search for transactions which correspond to the current mode you are working in. For example, if you are working in a checkbook, you may not search for credit card transactions.

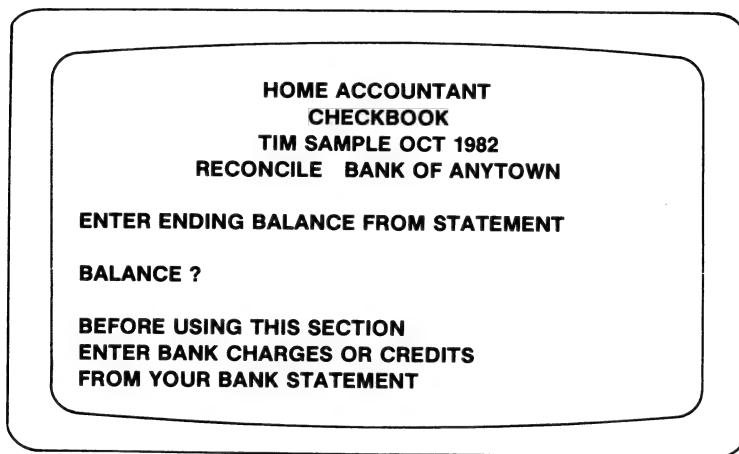
Reconcile Bank

THE HOME ACCOUNTANT has the ability to help you reconcile your checkbook bank statements. Instead of manually marking the individual checks which have cleared, you will update field H in checkbook transactions for each check. When Field H CLEARED is changed from N to Y ("no" to "yes") *THE HOME ACCOUNTANT* assumes this check has been paid by the bank.

From The Transactions Menu (Screen 17), select option #1 Checkbook. Screen 20—The Transaction Checkbook Sub-Menu will reappear. Notice you will be working on Checkbook #1.

Select Option 3—RECONCILE BANK from Screen 20.

Screen 28—Reconcile Checkbook will appear.



Screen 28—Reconcile Checkbook

Screen 28—Reconcile Checkbook is asking you to enter the ending balance as it appears in your bank statement.

Enter 850.37 as your ending balance and press Return.

The balance will read 850.37 and you will be asked:

IS THIS CORRECT (Y/N) (E)EXIT

If you forgot to enter any bank charges or credits to adjust the balance in Checkbook #1 you will need to enter E to exit. This will take you back to Screen 20—The Transactions Checkbook Sub-Menu. Select Option 1—ENTER CHECKS/DEPOSITS to make these adjustments.

Reconcile Bank *continued*

If you are entering bank charges, use a check number which begins with a letter. This tells *THE HOME ACCOUNTANT* that no actual check was written. The same holds true for deposits.

When you are satisfied that the balance in Checkbook #1 is up to date:

Enter Y to confirm the balance entry.

THE HOME ACCOUNTANT will now display all the checking account transactions which have not been marked as cleared in field H. An example is given in Screen 29—Reconcile Checkbook Entry.

HOME ACCOUNTANT CHECKBOOK TIM SAMPLE OCT 1982 RECONCILE BANK OF ANYTOWN	
MODE 1)CHECK 2)DEPOSIT 3)END	
A DATE	100582
B CHECK#	X001
C PAID TO	BANK OF ANYTOWN
D AMOUNT	100.00
E MEMO	CAR PAYMENT
F CATEGORY	NO CATEGORY
G TAX(Y/N)	N
H CLEARED	?
TRANS#>>2	BALANCE 900.00
(S)SKIP	
LETTER TO CHANGE (A-H)	
(X)CANCEL (R)RECORD (M)MODE	
ENTER SELECTION	

Screen 29—Checkbook Reconcile Entry

If these transactions appear on your bank statement as having been paid, change field H from **N** to **Y**. (The cursor will be positioned in field H automatically.)

Enter Y in field H for all transactions which have cleared the bank. Be sure to complete each entry by pressing Return.

NOTE: If you need to change any other part of a transaction you may do so at this time. For example, you may see that an amount paid was different than what you entered. If the bank is correct, go ahead and change the amount field.

When you record your changes by pressing **R**, the next outstanding transaction will be displayed.

When you have reviewed all outstanding transactions, Screen 30—Reconciliation Report will appear. (You can stop reviewing transactions and get to this report by typing **S** for SKIP during the review mode.)

HOME ACCOUNTANT CHECKBOOK TIM SAMPLE OCT 1982 RECONCILE	
	BANK OF ANYTOWN
	\$AMOUNTS
STATEMENT BALANCE	850.37
OUTSTANDING CHECKS	0.00(-)
OUTSTANDING DEPOSITS	0.00(=)
<hr/>	
NET BALANCE	850.37
<hr/>	
CHECKBOOK BALANCE 900.00	
<hr/>	
YOUR CHECKBOOK: DOES NOT RECONCILE BY -149.63 IN THE BANK'S FAVOR	
PRESS ANY KEY TO RETURN TO MENU	

Screen 30—Reconciliation Report

If your balance and the bank's agree, you will receive a congratulatory message. If there is a discrepancy, the report will state the amount of the difference and whether the difference is in your favor, or in the bank's. Naturally, you will want to keep reviewing and marking transactions until your statement is reconciled. The logic for doing this is the same as you have been doing for years, except *THE HOME ACCOUNTANT* will do the addition and subtraction for you. This eliminates arithmetic errors which so frequently cause reconciliation problems.

Reconcile Bank *continued*

Press any key to return to the Transactions Checkbook Sub-Menu (Screen 20).

NOTE: If, in reconciling your statement, you change a transaction that was brought forward from a prior data disk you should also make the change on the old disk to maintain an accurate monthly activity record.

You may only reconcile bank statements for checkbooks. There is no option on *THE HOME ACCOUNTANT* for reconciling credit cards or cash accounts.

Splitting Transactions

There may be times when you will want to allocate portions of a single transaction to more than one budget category. For example, you might want to split your single mortgage payment into principal and interest.

Assume that your mortgage payment is \$500 and that \$100 goes towards reducing the principal and \$400 is for interest.

From Screen 20—The Transactions Checkbook Sub-Menu, select Option 1—ENTER CHECKS/DEPOSITS.

A transaction entry screen will appear. You will need to enter the information shown in Screen—31 Split Transaction Entry.

HOME ACCOUNTANT CHECKBOOK TIM SAMPLE OCT 1982 BANK OF ANYTOWN	
MODE 1)CHECK 2)DEPOSIT 3)END	
A DATE	100582
B CHECK#	104
C PAID TO	BANK OF ANYTOWN
D AMOUNT	500.00
E MEMO	MORTGAGE PAYMENT
F CATEGORY	SPLIT
G TAX(Y/N)	Y
H CLEARED	N
BALANCE 500.00	
LETTER TO CHANGE (A-H) (X)CANCEL (R)RECORD (M)MODE ENTER SELECTION	

Screen 31—Transaction Entry

The cursor will be positioned in the date field.

Type 100582 to change the date to 10/05/82, and press Return.

When you press **Return** the cursor will automatically move to the next field.

Splitting Transactions *continued*

Enter 104 as the check number in field B.

Enter BANK OF ANYTOWN as the payee in field C.

Enter 500 as the amount.

NOTE: You must first enter a transaction for the *total* amount of the transaction to be split. Then you will post each portion of the total to the correct budget category.

Enter MORTGAGE PAYMENT as the memo.

Enter SPLIT as the category in field F.

Enter Y in field G.

The cursor will position at the bottom of the screen. Field H will automatically read **N**. If you wish to edit this you may do so.

Press R to record the transaction.

The entry will be recorded and the screen will be ready for a new entry. To allocate the SPLIT, continue as follows:

Enter the same information in fields A, B, and C.

Enter 100 in field D for the amount.

We will allocate this portion of the mortgage payment to principal.

Enter SPLIT-1 MORT. PRIN for the memo in field E.

The first five letters must be "SPLIT." You may follow this with a number, indicating a portion of the split, or you may type in a true memo. In our example, we did both.

NOTE: When you enter an amount in category D the balance will be decreased. However, when you enter **SPLIT** in the memo category, the balance will be restored. Remember, the balance already reflects the total mortgage payment.

Enter MORTGAGE PRINCIPAL as the budget category.

You must either enter a valid existing category title, or press **Return** for NO CATEGORY.

Enter N in field G.

Record the entry by pressing R.

The entry will be recorded, and the screen will be waiting for new input. To finish the example:

Enter the same information in fields A, B, and C.

This means the same date, check number, and payee.

Enter 400 as the amount.

Enter SPLIT-2 MORT. INTEREST as the memo in field E.

Enter MORTGAGE INTEREST as the budget category in field F.

Remember to enter either a valid category title or press **Return** to specify NO CATEGORY.

Enter Y in field G since interest is tax deductible.

When the word SPLIT is entered in field E, MEMO, field H will automatically change to Y. There should be no reason to change this. When the checks clears, you will mark the original transaction.

Record the entry by pressing R.

NOTE: You may split the transaction over any number of budget categories, but be sure the total of the "split" amounts equals the total of the original transaction to the penny. Also, when the check clears, you will only need to change field H (Cleared) for the original transaction. The "split" items will then be automatically marked as cleared by *THE HOME ACCOUNTANT*.

Starting a New Month With an Existing System

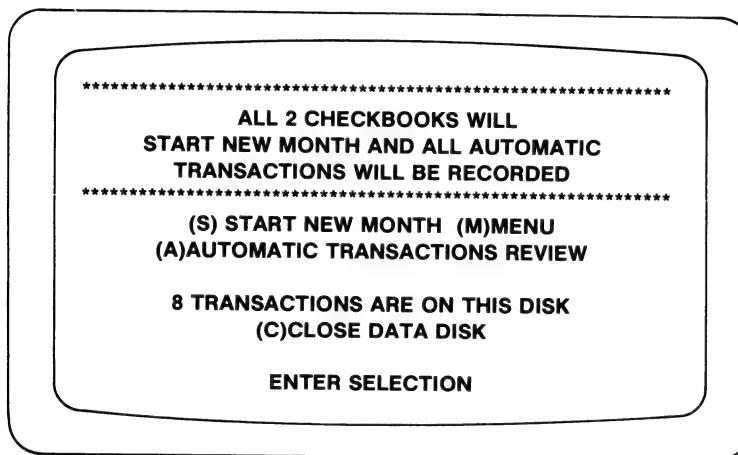
When you finish entering all the transactions for a given month you will need to begin a new month.

WARNING: Do not start a new month until you have entered *all* the transactions for the prior month.

To start a new month:

Select Option 1—START NEW MONTH from the End Month/Auto Menu (Screen 17A).

Screen 18—The Start New Month Confirmation Screen will reappear.



Screen 18—The Start New Month Confirmation Screen

The START NEW MONTH option will accomplish two things:

1. It will close out the current month and start a new one.
2. It will record the automatic transactions, for all the checkbooks in your system.

If you do not want all the automatic transactions recorded, select **A** to review them and make any necessary changes.

When you are satisfied that the automatic transactions are correct:

Type S to start a new month and press RETURN.

WARNING: Once you start a new month, *THE HOME ACCOUNTANT* will expect you to enter transactions with dates in the new month. If you try to enter a date from a previous month you will receive a <<WRONG MONTH>> warning. You may ignore this warning and still enter a transaction from a prior month or a future month. However, the transaction will affect the balance in the *current* month.

For example, assume your current month is now November. If you were to enter a check which you wrote in October, *THE HOME ACCOUNTANT* would still process it as a November entry and the November balance would reflect the transaction.

For this reason, it is not a good idea to try to enter a transaction from a prior month once you have started a new month. If you think you might need to add something to a prior month, create a "dummy" transaction or two before you close the month. Leave the amount blank, and enter NO CATEGORY. Later you will be able to edit this dummy transaction to adjust for the prior month. It will have the same effect as adding a new transaction.

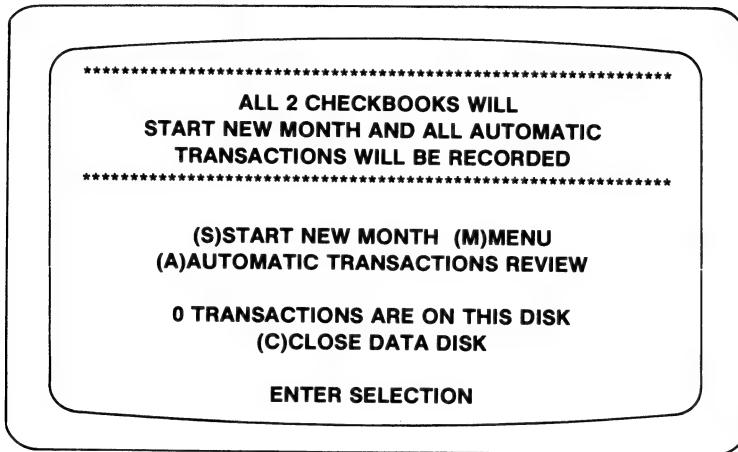
You may want to specify an automatic transaction to be a dummy transaction. This will instruct *THE HOME ACCOUNTANT* to create a dummy transaction automatically for you, so at least one will exist for every month.

5

**NEW
DATA DISKS**

New Data Disks

There are several times when you will need to change to new data disks, such as at the end of the year, or when the disk is full. The first step in extending to a new data disk is to close the old one.



Screen 18—The Start New Month Confirmation Screen

Closing a Data Disk

Take another look at Screen 18—The Start New Month Confirmation Screen. The last two lines indicate how many transactions are on your data disk. A data disk can hold 500 transactions. As your data disk approaches this number you may receive a DISK FULL message.

NOTE: If you have never reconciled your checkbook on a previous disk you may receive a DISK FULL message prematurely. You should always reconcile your checkbooks before you close a disk.

If your data disk becomes full during transactions, *THE HOME ACCOUNTANT* will automatically close it for you. Once a disk has been closed, no new transactions can be entered to it. If your disk is almost full at a convenient stopping point (for example, at the end of a month), you may want to close it manually. To do this:

Type C and a Return, to close the disk from Screen 18—The Start New Month Confirmation Screen.

This will close the current data disk. You will receive the message:

```
*****
DISK FULL
NO NEW TRANSACTIONS MAY BE RECORDED
UNTIL NEW DATA DISK HAS BEEN STARTED
RETURN TO MAIN MENU #1 TO DO THIS
PRESS ANY KEY TO CONTINUE
*****
```

This message indicates your disk is closed and no more transactions can be entered to it.

NOTE: Make sure you have two (2) back-up copies of your data disk before you close it. This is very important because one of the copies will be re-formatted to become your new disk.

This message tells you your data disk is closed and that the new month has not yet been started. To continue using *THE HOME ACCOUNTANT* you will need to start a new data disk.

Press any key to continue.

The Transactions or New Month/Auto Menu will appear.

Select the MAIN MENU option to return to Screen 1—The Main Menu #1.

Extending a Data Disk

Once a disk is closed, you may extend it. Extending a data disk involves erasing old, cleared transactions and retaining transactions which have not yet been marked as cleared. This retains the information you need to continue with the system, but makes room for new transactions on the disk. You also have the option to have *all* transactions removed, regardless of whether they have been marked as cleared.

Select Option 4—EXTEND DATA DISK from The Main Menu (Screen 1).

You will receive the message:

```
*****  
DO YOU HAVE A  
COPY  
OF THE CURRENT  
DATA DISK TO  
BE EXTENDED  
(PRESS 'Y' OR 'N')  
*****
```

And then the message:

```
*****  
INSERT THE COPY  
IN DRIVE #X  
PRESS ANY KEY  
WHEN READY  
*****
```

NOTE: The drive specified in this message will depend on your hardware configuration.

Remember you can only extend full or closed disks and you should reconcile your checkbooks before you extend.

NOTE: Make sure you have two (2) copies of the data disk to be extended.

Type Y to answer “Yes.”

You will be prompted to insert the copy of the data disk in the appropriate drive.

Press any key.

You will be asked:

**UNRECONCILED CHECKS
CARRIED OVER TO
NEW DISKETTE? (Y/N)**

If you answer **Y** for "yes", *THE HOME ACCOUNTANT* will retain all outstanding checks and transactions on the disk while erasing all the old, closed transactions. This will leave you with a new data disk, ready to continue from where you left off.

If you answer **N**, the uncleared transactions will be erased as well as the cleared transactions.

When the extended disk is ready, The Main Menu #1 (Screen 1A) will reappear.

Starting a New Year

If you come to the end of your fiscal year while entering transactions (START NEW MONTH/AUTO TRANSACTIONS), *THE HOME ACCOUNTANT* will give you the following message:

```
*****  
          END OF YEAR  
          NO NEW TRANSACTIONS MAY BE RECORDED  
          UNTIL NEW DATA DISK HAS BEEN STARTED.  
          RETURN TO MAIN MENU TO DO THIS.  
          NEW MONTH NOT STARTED  
          NO AUTOMATIC TRANSACTIONS RECORDED.  
          PRESS ANY KEY TO CONTINUE.  
*****
```

Pressing any key will return you to The Transactions or New Month/Auto Menu. Select MAIN MENU option.

Starting a new year is very similar to extending a data disk. From Screen 1—The Main Menu:

Select Option 5—START NEW YEAR.

You will receive the message:

```
*****  
          DO YOU HAVE A  
          COPY  
          OF THE CURRENT  
          DATA DISK TO  
          START NEW YEAR (Y/N) Y  
          INSERT THE COPY  
          IN DRIVE X  
          PRESS ANY KEY  
          WHEN READY  
*****
```

NOTE: Make sure you have two (2) back-up copies of the current data disk. (Use the "J" option on your DOS 2.05 System Master or any equivalent copy program to make back-up copies.)

Answer Y, insert a copy of the current data disk in the appropriate drive, and press any key.

You will be asked:

**UNRECONCILED CHECKS
CARRIED
OVER TO
NEW DISKETTE? (Y/N)**

Answering **Y** tells *THE HOME ACCOUNTANT* to transfer all uncleared transactions to the new disk. Answering **N** will cause all transactions from the prior year to be deleted regardless of whether or not they have been marked as cleared.

Next, you will be asked:

**REPLACE LAST YEAR'S
BUDGET AMOUNTS
WITH LAST YEAR'S
ACTIVITY? (Y/N)**

Answering **Y** will cause *THE HOME ACCOUNTANT* to replace the budgeted amounts in each category with your actual year-end totals. This allows you to automatically update your budgeted figures for the new year based on your true historical data, without having to manually enter the estimates for each budget category. If you answer **N** to this question, your original budgeted amounts will be entered in each category for the new year.

You will then be prompted to insert one of the copies in the proper drive and to press any key when ready. *THE HOME ACCOUNTANT* will erase all the old, closed transactions on the disk, while retaining any outstanding balances.

You may now use this disk to begin entering transactions for the new year.

NOTE: You may only start a new year on disks which contain transactions for the last month in the designated fiscal year. For example, if your year-end is December, your data disk must contain December transactions before *THE HOME ACCOUNTANT* will accept it for starting a new year.

Changing Data Disks

There may be times when you are reviewing transactions on one disk and you wish to stop and review another data disk from the same system. It is possible do this without having to re-boot *THE HOME ACCOUNTANT*.

Make sure you have booted using the current data disk. Then, from Screen 17—The Transactions Menu:

Select Option 5—SELECT DIFFERENT DATA DISK.

You will be prompted to insert the new data disk and press RETURN. You may then continue reviewing transactions on this new disk.

To return to the disk you were using before the switch, simply repeat the process and switch back to the current data disk.

NOTE: The most current data disk must be in the drive when you enter and exit the New Month/Auto Transactions module.

5

PRINTING FUNCTIONS

Printing Functions

One of the greatest strengths of *THE HOME ACCOUNTANT* is its ability to organize all of your financial data into a large number of easy-to-read graphs, charts and reports which can be printed by your printer. All of the graphs generated by *THE HOME ACCOUNTANT* may be viewed on the screen.

You may use these reports in a variety of ways. For example, you can generate a balance sheet, income statement, and net worth summary, literally at the touch of a few buttons.

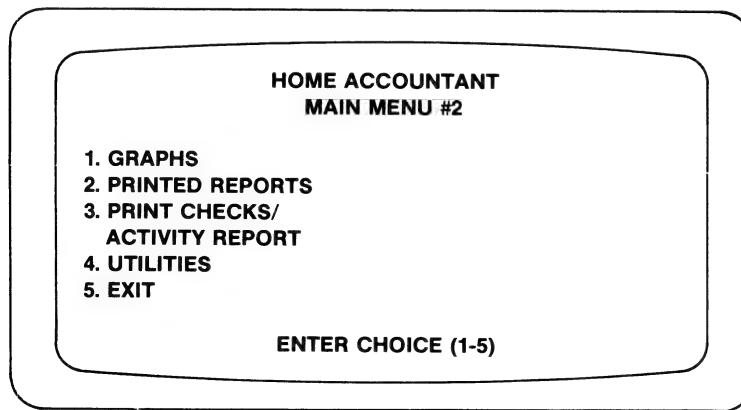
You can graph your budgeted expenses against actual expenses to see how close you came in your budget estimates. Or you can perform a trend analysis on historical expenses to help you make better forecasts for the future.

This section gives examples and explanations about all the graphs and reports which can be prepared by *THE HOME ACCOUNTANT*. As you read, you should keep in mind two things:

1. If you do not have 132-column printing capabilities, you will not be able to run the budget or actual reports to reflect a full year's worth of data. (You may be able to run them, but they will be difficult to read because the lines will break in odd places.)
2. If you only have a limited amount of transactions recorded the graphs and reports may look sparse. They will become more informative as your data base grows.

To perform graphing and printing functions, insert Program Disk #2 in drive #1, and boot the disk (turn the power to the computer off and on again.)

The Main Menu #2 will appear.



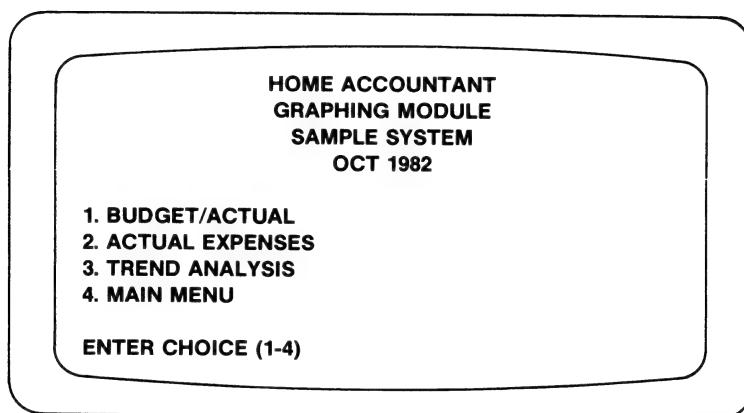
Screen 1A—Main Menu #2

Graphs

To use the graphing feature:

Select option 1 GRAPHS from the Main Menu #2 (Screen 1A).

When you confirm this selection, the Graphics Module will load and display a warning message not to interrupt while it loads the data files. Then Screen 32—The Graph Module Menu will appear.



Screen 32—The Graphs Module Menu

Notice there are three kinds of graphs you may select.

A **BAR GRAPH** is a histogram of estimated budget information compared to actual transactions for any single budget category. For a given month, the Budget amount is the left bar (green), and the actual is the right bar (pink).

A **LINE GRAPH** is a point-to-point plot of activities in any existing category. You may make a line graph of up to three budget categories at a time. However, you must have two or more months of transaction activity before *THE HOME ACCOUNTANT* will create a line graph.

A **TREND ANALYSIS GRAPH** gives a point-to-point plot of actual activity in any existing budget category. In this graph, a linear regression analysis is performed on the actual plots to give a trend line. For users with color screens, the trend line and point-to-point plots are in two separate colors on the screen.

Trend Analysis is always for a single budget category, and you must have at least two months of transaction activity before *THE HOME ACCOUNTANT* will plot this kind of graph.

Graphs *continued*

To look at a graph:

Enter the number of the type of graph you wish to view from Screen 32—The Graphing Module Menu.

Enter the name (or first few letters of the name) or number of the budget category you wish to see graphed and press RETURN.

THE HOME ACCOUNTANT will search through the existing budget categories for a match. When a match is found the complete category name will be listed. If this is not the category you had in mind, press the **Space Bar**. *THE HOME ACCOUNTANT* will continue searching for another match. When the correct category is listed:

Press Return to confirm.

The graph will be plotted on the screen. If you wish to see the graph against a grid:

Type G to enter a grid over the graph.

To graph another category:

Press any key.

To return to Screen 32—The Graph Module Menu:

Enter END as the category.

Select Option 4—MENU to return to the Main Menu #2 (Screen 1A).

Figures 3, 4, and 5 are samples of the three kinds of graphs generated by *THE HOME ACCOUNTANT*.

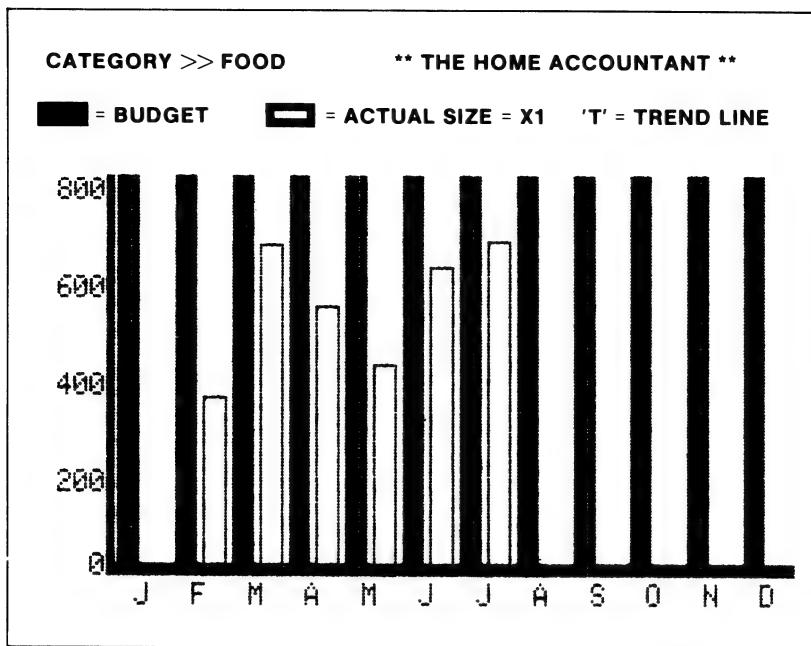


Figure 3. Sample Bar Graph

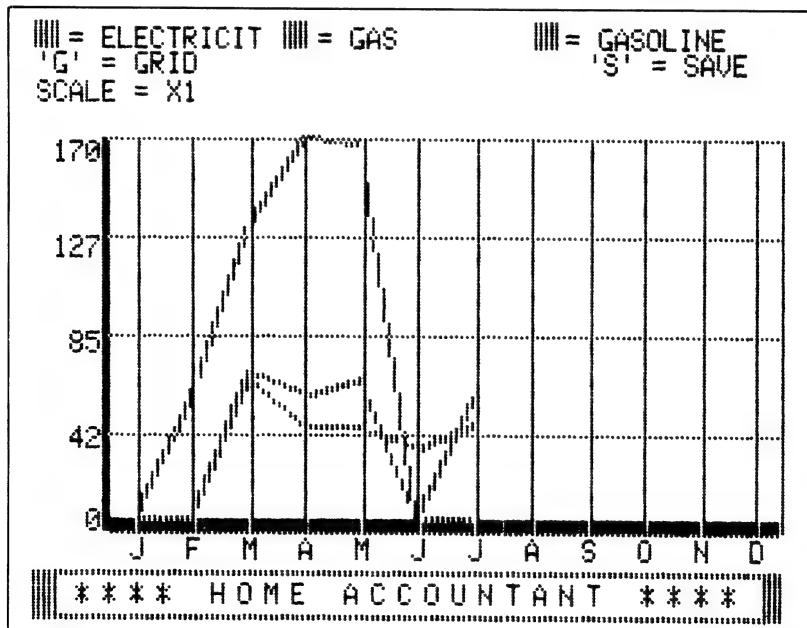


Figure 4. Sample Line Graph

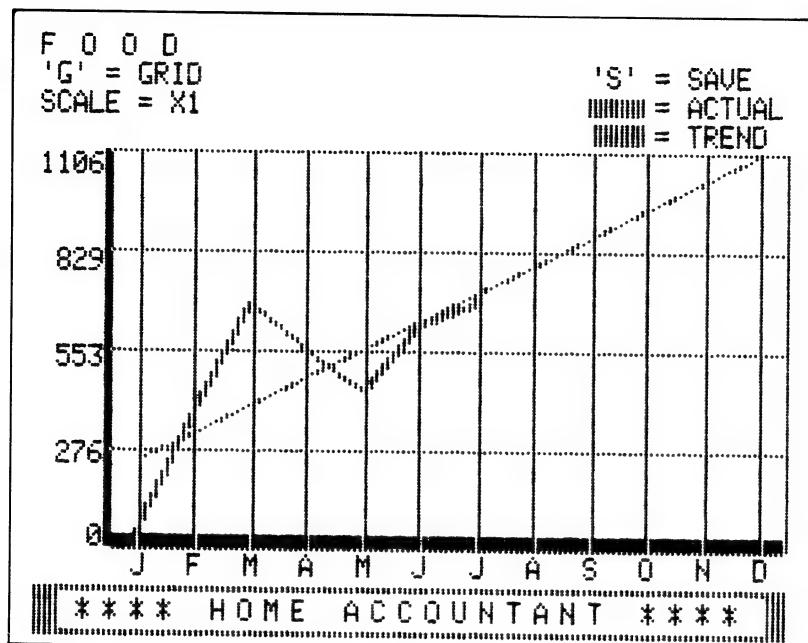


Figure 5. Sample Trend Analysis Graph

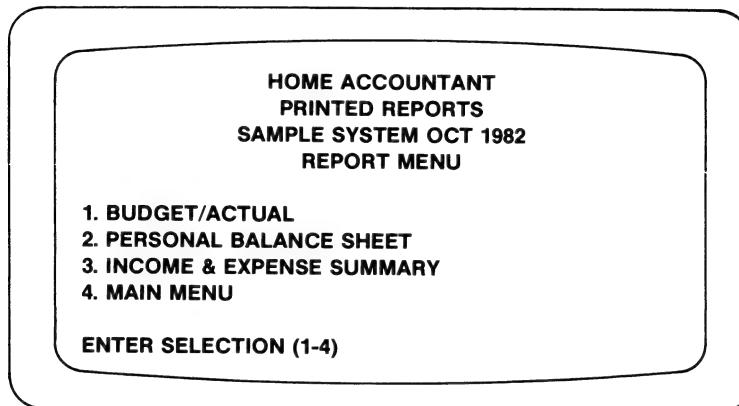
Printed Reports

To have *THE HOME ACCOUNTANT* print reports based on your budget and transaction data:

Selection Option 2—PRINTED REPORTS from the Main Menu #2 (Screen 1A).

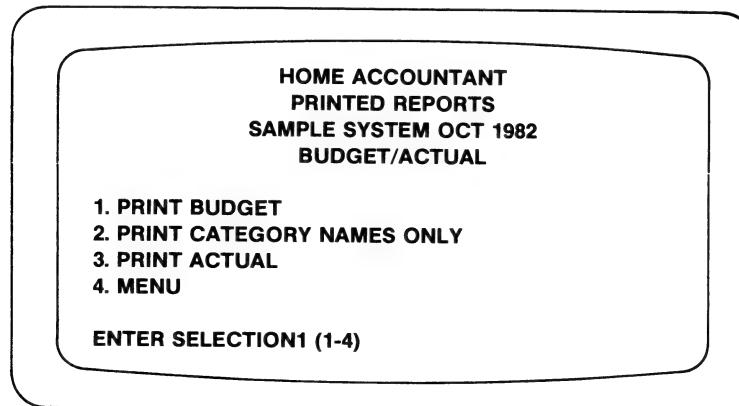
Confirm your selection by pressing R.

Screen 33—The Printed Reports Sub-Menu will appear.



Screen 33—The Printed Reports Sub-Menu

Study Screen 33 for a moment. There are three report categories and each of these categories offers further report options. Screen 34—The Budget/Actual Report Sub-Menu shows the Budget/Actual Report options.

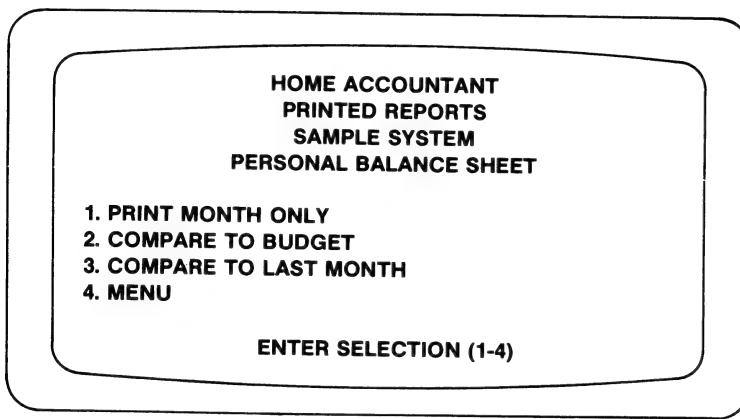


Screen 34—The Budget/Actual Report Sub-Menu

Printed Reports *continued*

1. **Print Budget:** This report requires a 132-column printer. It gives you a month-by-month summary of budgets for all the budget categories as well as your projected net worth and net income.
2. **Print Category Names Only:** This lists all the budget categories and their corresponding numbers. No budget amounts are given. This report can help you keep track of your category titles and numbers.
3. **Print Actual:** This report requires a 132-column printer. It lists transactions for each financial category and also gives you a calculation for net worth and net income.

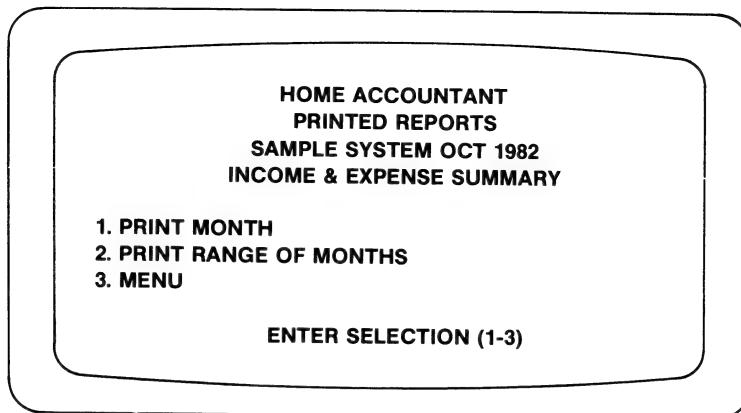
Screen 35—The Personal Balance Sheet Report Sub-Menu shows the report options which relate to your personal balance sheet.



Screen 35—The Personal Balance Sheet Report Sub-Menu

1. **Print Month Only:** This report will show the actual balances for checkbooks, cash, other assets, credit cards, and other liabilities. You may only display the current month or a previous month.
2. **Compare To Budget:** This report prints the same information as in the Print Month Only Report, but adds the budgeted amounts for each category and calculates the difference between budgeted and actual expenditures.
3. **Compare To Last Month:** This is similar to the Compare To Budget Report, except that the current month and the prior month are compared, and the differences are then calculated and printed. This report is available only after you have recorded transactions for at least two months.

Screen 36—Income & Expense Summary Report Sub-Menu shows more report options.



Screen 36—Income and Expense Summary Report Sub-Menu

1. **Print Month:** This option prints the Income and Expense Summary for a selected month.
2. **Print Range of Months:** This option prints the total income and expenses for a range of selected months.
3. **Menu:** This will return you to Screen 33—The Printed Reports Sub-Menu.

You may compare a month to the budget, compare monthly totals (up through the last complete month), or print a range of monthly totals.

The procedure for printing all the different reports is basically the same. Here are the steps you will need to follow:

Select the option you wish from Screen 33—The Reports Menu.

One of the three Report Sub-Menus will appear (Screen 34, 35 or 36.)

Select the report you wish to have printed from the Sub-Menu.

Enter the report date as prompted.

Turn on the printer and Atari 850 Interface (which should not be “on” when you turn the computer power on), and set the paper to the top of form as instructed.

Printed Reports *continued*

Press any key to continue.

THE HOME ACCOUNTANT will proceed to send the report to your printer. If you are having difficulty getting your printer to work, check to see that you entered the proper ASCII codes during Hardware Configuration.

Figures 6 through 9 give samples of the various printed reports which *THE HOME ACCOUNTANT* will generate.

BUDGET FOR JOE SMITH OCT 8, 1982													
PAGE 1	ASSETS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
CASH													
CASH ACCOUNT #1	100	100	100	100	100	100	100	100	100	100	100	100	100
CASH ACCOUNT #2	150	150	150	150	150	150	150	150	150	150	150	150	150
TOTAL CASH	250	250											
CHECKBOOKS													
CHECKBOOK #1	500	500	500	500	500	500	500	500	500	500	500	500	500
CHECKBOOK #2	300	300	300	300	300	300	300	300	300	300	300	300	300
TOTAL CHECKBOOKS	800	800											
OTHER ASSETS													
HOUSE MAIN STREET	75000	75750	76508	77273	78045	78826	79614	80410	81214	82026	82847	83675	
CONDO NEWPORT BEACH	30000	30300	30603	30909	31218	31530	31846	32164	32486	32811	33139	33470	
SAVINGS FIRST FEDERAL	10000	10200	10400	10600	10800	11000	11200	11400	11600	11800	12000	12200	
MONKEY MARKET FUND	25000	25250	25502	25758	26015	26275	26538	26803	27071	27342	27616	27892	
FURNITURE	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	
I.B.M. STOCK (100 SHARES)	5000	5100	5152	5203	5255	5308	5361	5414	5468	5523	5578		
COLIN COLLECTION	15000	15030	15045	15060	15075	15090	15105	15120	15136	15151	15166		
AUTO CHEVY	3000	3100	3200	3300	3400	3500	3600	3700	3800	3900	4000		
JEWELRY	2000	2100	2205	2315	2431	2553	2680	2814	2955	3103	3258	3421	
TOTAL OTHER ASSETS	175000	176765	178348	180352	182172	184014	185876	187757	189660	191586	193534	195502	
TOTAL ASSETS	176050	177815	179598	181402	183222	185064	186926	188807	190710	192636	194584	196532	

Figure 6. Budget Report

Printed Reports *continued*

ACTUAL FOR JOE SMITH OCT 8, 1982														
PAGE 4	EXPENSE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
		-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
RENT	650	0	0	0	0	0	0	0	0	0	0	0	0	650
FOOD	323	361	357	371	290	251	410	356	300	299	400	254	3972	
CLOTHES	154	0	54	0	0	0	0	68	0	201	0	0	477	
UTILITIES	57	56	50	59	62	51	53	59	60	61	60	63	691	
CREDIT CARD INTEREST	0	0	0	0	0	0	0	0	0	0	0	0	0	
ENTERTAINMENT	143	100	58	13	24	45	125	54	87	43	58	157	907	
GASOLINE	100	110	90	100	100	95	90	100	100	100	100	100	1185	
MORTGAGE INTEREST	0	0	0	0	0	0	0	0	0	0	0	0	0	
MISCELLANEOUS EXPENSE	28	0	44	0	98	0	0	48	157	100	0	20	495	
CAR EXPENSES	990	0	0	0	0	0	0	0	0	0	0	0	990	
TOTAL EXPENSE	2445	627	653	543	574	447	683	675	704	804	618	594	9367	
NET INCOME	105	1623	1597	2091	1676	1803	1863	1825	2147	1446	2117	1656	19949	

Figure 7. Sample Actual Report

PERSONAL BALANCE SHEET FOR
JOE SMITH
PAGE 1 OCT 8, 1982

ASSETS	JAN '82	BUDGET	DIFFER.
<hr/>			
CASH			
<hr/>			
CASH ACCOUNT #1	112	100	12
CASH ACCOUNT #2	145	150	5-
TOTAL CASH	257	250	7
<hr/>			
CHECKBOOKS			
<hr/>			
CHECKBOOK #1	547	500	47
CHECKBOOK #2	277	300	23-
TOTAL CHECKBOOKS	824	800	24
<hr/>			
OTHER ASSETS			
<hr/>			
HOUSE MAIN STREET	75000	75000	0
CONDO NEWPORT BEACH	30000	30000	0
SAVINGS FIRST FEDERAL	10000	10000	0
MONEY MARKET FUND	25000	25000	0
FURNITURE	10158	10000	158
I.B.M. STOCK (100 SHARES)	5000	5000	0
COIN COLLECTION	15000	15000	0
AUTO CHEVY	3000	3000	0
JEWELRY	2000	2000	0
TOTAL OTHER ASSETS	175158	175000	158
TOTAL ASSETS	176239	176050	189
<hr/>			

PERSONAL BALANCE SHEET FOR
JOE SMITH
PAGE 2 OCT 8, 1982

LIABILITIES	JAN '82	BUDGET	DIFFER.
<hr/>			
CREDIT CARDS			
<hr/>			
VISA	516	100	416-
M/C	250	100	150-
AMEX	300	50	250-
MAYCO	173	75	98-
TOTAL CREDIT CARDS	1239	325	914-
OTHER LIABILITIES			
<hr/>			
MORTGAGE HOUSE	37000	37000	0
TOTAL OTHER LIABILITIES	37000	37000	0
TOTAL LIABILITIES	38239	37325	914-
NET WORTH	138000	138725	725-
<hr/>			

Figure 8. Sample Personal Balance Sheet

Printed Reports *continued*

INCOME & EXPENSE SUMMARY FOR 12 MONTH(S) ENDED DEC 1982						
JOE SMITH OCT 8, 1982						
PAGE 1	INCOME	DEC '82	PCT. NOV '82	PCT. DIFFER.	PCT.	
	SALARY JOB #1	27000	92.1	24750	91.4	2250 9.1
	SALARY JOB #2	1250	4.3	1250	4.6	0 0.0
	STOCK DIVIDEND	0	0.0	0	0.0	0 0.0
	MISCELLANEOUS INCOME	1066	3.6	1066	3.9	0 0.0
	TOTAL INCOME	29316	100.0	27066	100.0	2250 8.3

INCOME & EXPENSE SUMMARY FOR 12 MONTH(S) ENDED DEC 1982						
JOE SMITH OCT 8, 1982						
PAGE 2	EXPENSE	DEC '82	PCT. NOV '82	PCT. DIFFER.	PCT.	
	RENT	650	2.2	650	2.4	0 0.0
	FOOD	3972	13.5	3718	13.7	254- 6.8-
	CLOTHES	477	1.6	477	1.8	0 0.0
	UTILITIES	691	2.4	628	2.3	63- 10.0-
	CREDIT CARD INTEREST	0	0.0	0	0.0	0 0.0
	ENTERTAINMENT	907	3.1	750	2.8	157- 20.9-
	GASOLINE	1185	4.0	1085	4.0	100- 9.2-
	MORTGAGE INTEREST	0	0.0	0	0.0	0 0.0
	MISCELLANEOUS EXPENSE	495	1.7	475	1.8	20- 4.2-
	CAR EXPENSES	990	3.4	990	3.7	0 0.0
	TOTAL EXPENSE	9367	32.0	8773	32.4	594- 6.8-
	NET INCOME	19949	68.0	18293	67.6	1656 9.1

Figure 9. Income & Expense Summary

Printing Checks and Activity Reports

In addition to the printed reports already described, *THE HOME ACCOUNTANT* will print checks for you. You will need to have specially formatted, pre-printed checks (a sample check is included in your *HOME ACCOUNTANT* package). You may order checks from:

NEBS
78 Hollis Street
Groton, MA 01470
(800) 225-9550

CHECKS-TO-GO
8384 Hercules St., P.O. Box 426
La Mesa, CA 92041
(800) 854-2750

Checks from NEBS used with *THE HOME ACCOUNTANT* are series 9022. Checks from CHECKS-TO-GO used with *THE HOME ACCOUNTANT* are Form No. 360-01.

Besides printing checks, you may also print activity reports which will show activity for any type of transaction. You may specify search criteria for the activity reports in much the same way as you did when you used the Search/Edit function in the TRANSACTIONS module. For example, you could print all transactions made on a certain date, to a certain payee, to a certain budget category, etc. You may specify any combination of data fields to be the search criteria for printing activity reports.

To print checks or an activity report:

Select Option 3—PRINT CHECKS/ACTIVITY REPORT from Screen 1A the Main Menu #2.

Confirm your selection by pressing R.

You will receive a message which says:

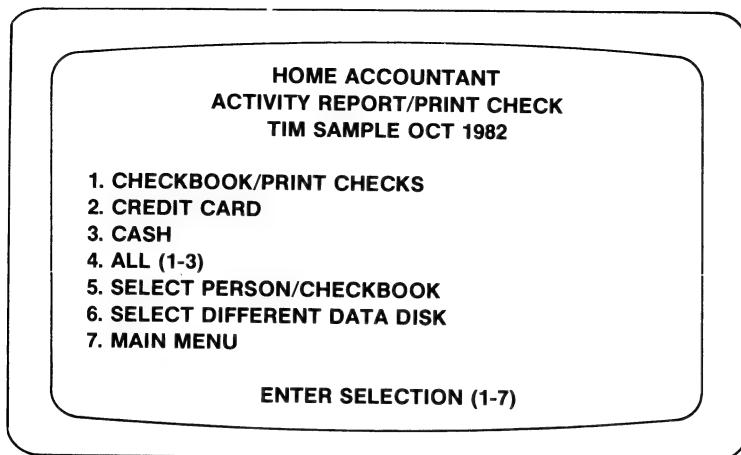
LOADING
PRINT CHECKS

And another which says:

READING FILES
PLEASE DO NOT INTERRUPT

Printing Checks And Activity Reports *continued*

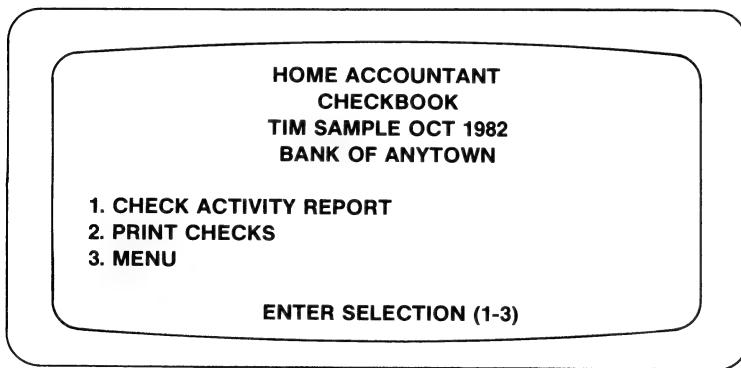
In a few seconds, Screen 37—The Activity Report/Print Checks Sub-Menu will appear.



Screen 37—Activity Report/Print Checks Sub-Menu

Select Option 1—CHECKBOOK/PRINT CHECKS Screen 37.

Screen 38—The Checkbook Report Sub-Menu will appear.



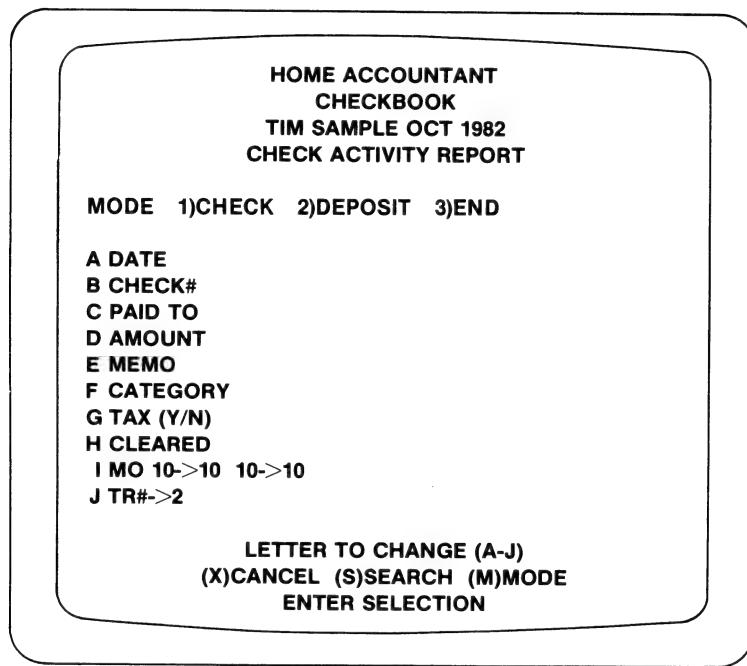
Screen 38—The Checkbook Report Sub-Menu

Notice which checkbox is specified at the top of Screen 38. If this is the wrong checkbox select Option 3—MENU to return to Screen 37—The Activity Report/Print Checks Sub-Menu, and select Option 5—SELECT PERSON/CHECKBOOK. Enter the appropriate checkbook number and return to Screen 38 using the steps outlined above.

From Screen 38—The Checkbook Report Sub-Menu:

Select Option 1—CHECK ACTIVITY REPORT.

Screen 39—Check Activity Report Entry will appear.



Screen 39—Check Activity Report Entry

This screen should look very familiar to you since it is identical to Screen 26—Checkbook Search/Edit except for the words “CHECK ACTIVITY REPORT” at the top. You will need to select search criteria for your activity report in exactly the same way as you did for the Search/Edit function in the TRANSACTIONS module. The MODE line at the top of Screen 39 indicates whether you are printing a report based on checking or on deposit activity.

When you are ready to print the report:

Press S to initiate the search.

Printing Checks And Activity Reports *continued*

You will be prompted to enter the report date.

Enter the date of the report.

Ready the printer and align the paper to the top of form.

Press any key to begin printing, or the ESC key to abort.

NOTE: "Split" transaction amounts are not added to the report total unless the split category is the category requested for the report.

Figure 10 gives a sample check activity report. Look at the last columns on the right.

CLR indicates whether the check has cleared the bank, yes or no ("Y" or "N").

PTD indicates whether the check was printed by *THE HOME ACCOUNTANT*, yes or no ("Y" or "N").

NOTE: A question mark appearing in the CLR column means the status is unknown. This is likely to occur if you are printing a report from a prior data disk after having started a new year or extending a data disk. You can check the current disk for the status of this check.

Remember, the more report criteria you select, the shorter the report will be, since each criterion selected narrows the field of checks.

By selecting the appropriate option from Screen 37—Activity Report/Print Checks Sub-Menu, you may print activity reports for checkbooks, (Option 1) credit cards, (Option 2) cash transactions (Option 3) or all of these combined (Option 4). If you have more than one checkbook in your system, you may use Option 5 to change from one to the other. If you want to print reports from another data disk, Option 6—SELECT DIFFERENT DATA DISK allows you to do this. Option 7 will return you to the Main Menu.

Figure 11 is a sample activity report which includes all kinds of transactions. Notice an additional column is added which indicates the type of transaction. CLR and PTD refer to checkbook entries only and REF is the check #.

The very last column PER refers to the person/checkbook from which the transaction was made.

CHECKBOOK TRANSACTIONS					
CHECK ACTIVITY REPORT					
FOR ALL					
OCT 8, 1982					
TRAN DATE	ITEM #	NAME	AMOUNT	MEMO	CATEGORY
2 01/04/82	1023	SEARS	157.94	END TABLE	FURNITURE
3 01/04/82	1024	WINSTON TIRE COMPANY	346.87	4 NEW TIRES AND ALIGNMENT	CAR EXPENSES
4 01/10/82	1025	SAFEMAY	54.35		FOOD
7 01/10/82	1026	LANDLORD	650.00	RENT	RENT
15 01/04/82	2045	PACIFIC TELEPHONE	23.45	PHONE BILL	UTILITIES
18 01/24/82	1027	VOLUME CONTROL	643.45	CONCORD STEREO & 4 SPEAKERS	CAR EXPENSES
TOTAL				1876.06	
=====					
PER: 1. JOE SMITH 2. JANE SMITH					

Figure 10. Check Activity Report

Printing Checks And Activity Reports *continued*

Figure 11. All Transactions Activity Report

Print Checks

If you have ordered specially printed checks you may have *THE HOME ACCOUNTANT* print checks for you. (See the order form on the front inside cover.)

You may only print checks which have been recorded in the TRANSACTIONS module. You may not print deposit tickets.

This option is virtually identical to printing an activity report.

From Screen 37—The Activity Reports/Print Checks Sub-Menu, select Option 1—CHECKBOOK/PRINT CHECKS.

Screen 38—The Check Report Sub-Menu will appear.

From Screen 38, select Option 2—PRINT CHECKS.

You will be asked:

INSERT ADDRESSES (Y/N)?

You may instruct *THE HOME ACCOUNTANT* to print the address of the payee directly on the check if you wish. This is useful if you have window envelopes.

You will then be asked:

TEST CHECK (Y/N)?

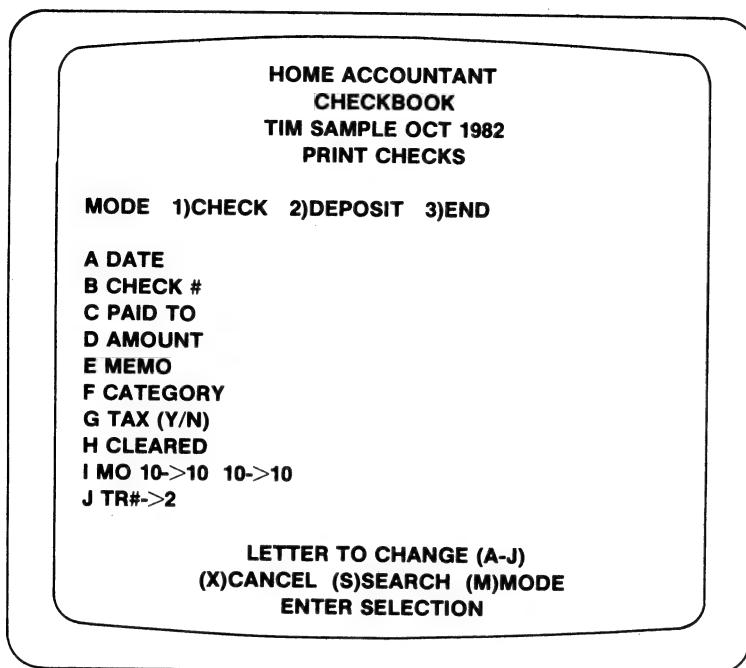
Keep answering Y until the checks are aligned properly in the printer.

When the test check is properly aligned:

Answer N to the test check question.

Print Checks *continued*

Screen 40—Print Checks will appear.



Screen 40—Print Checks

If you answered Y to the question about inserting addresses, the following will appear:

CHECK # XX
PAID TO NAME OF PAYEE
ADDRESS1 _____
ADDRESS2 _____
ADDRESS3 _____

IS THIS CORRECT (Y/N)?

The cursor will be positioned in the ADDRESS1 field. Enter each address line and press RETURN. When the address is correct, type Y after the question IS THIS CORRECT?

You will received a message which says:

PRINTING
PLEASE DO NOT INTERRUPT

<<ESC>> TO ABORT

When the report is completed, Screen 40—Print Checks will reappear. You may enter new search criteria and print more checks.

To exit:

Enter M to change the mode, and enter 3 when the cursor moves to the MODE field.

Screen 38—The Check Report Sub-Menu will appear.

Select Option 3—MENU.

Screen 37—The Activity Report/Print Checks Sub-Menu will appear.

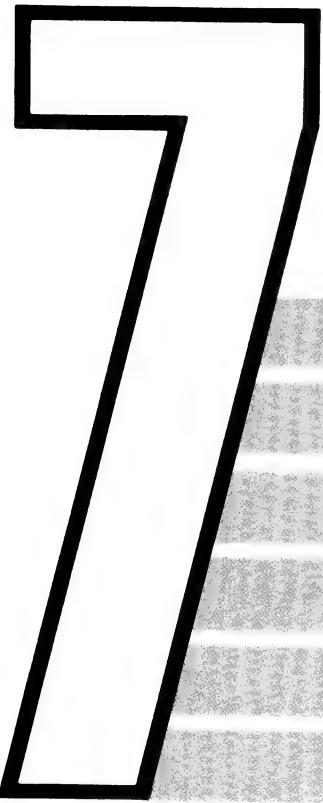
Select Option 7—MAIN MENU.

Screen 1—The Main Menu will reappear.

* * * * *

This is the end of *THE HOME ACCOUNTANT* Tutorial. By now you should have a general overview of how to set up budgets, how to record various kinds of transactions, and how all the categories relate to each other.

The next section, General Reference, summarizes the instructions given in the tutorial and lists things to remember as you work with each module.



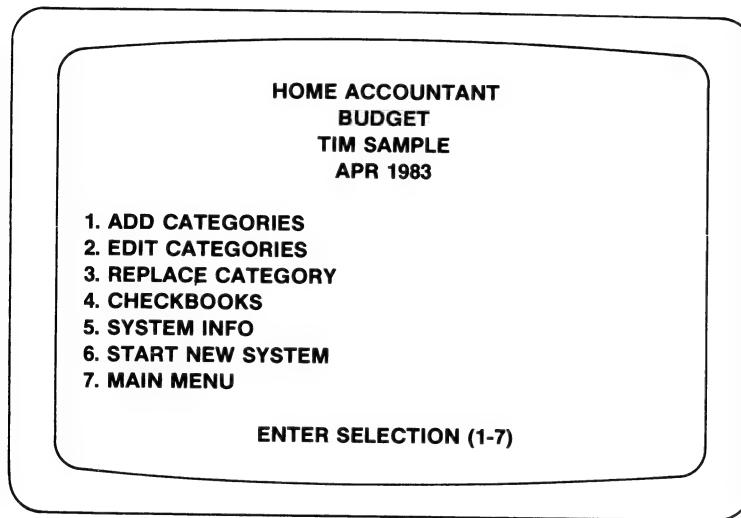
GENERAL REFERENCE

General Reference

This section summarizes the operation of each *HOME ACCOUNTANT* module. Helpful hints, examples, and points to remember are also included.

BUDGET SUMMARY

The **BUDGET** module is the core of all *HOME ACCOUNTANT* functions. While it is not essential to create a detailed budget, doing so will allow you to take full advantage of *THE HOME ACCOUNTANT*'s extensive capabilities. Screen 3—The Budget Menu lists all the options available in this module.



Screen 3 - The Budget Menu

ADD CATEGORIES: Creating your list of budget categories is the biggest single job in setting up a *HOME ACCOUNTANT* system. You will need to gather all the financial records available to you and spend some time developing budget categories which fit your particular financial situation. The question to keep in mind when determining your budget categories is "What do I want to keep track of?"

The five budget category types and codes are: (1) assets, (2) credit cards, (3) liabilities, (4) income, and (5) expenses. Checkbooks and cash accounts are treated as special assets. You may have up to five checkbooks in any one *HOME ACCOUNTANT* system, but you must create a separate cash account for each checkbook. The cash account is used to monitor cash transactions from each checkbook.

You are not required to enter monthly budgeted amounts for each category. (You may enter zeros instead.) However, since one of the primary functions of *THE HOME ACCOUNTANT* is to help you make more accurate financial projections, we strongly recommended that you do enter budget estimates. The budget estimates for each month represent what you think the ending monthly balance will be for that budget category.

To assist you in entering budget amounts, *THE HOME ACCOUNTANT* has the following “quick entry” features:

Fx: Once you have entered an amount for one month, typing Fx will tell *THE HOME ACCOUNTANT* to add “x” dollars to each successive month. This works on a cumulative basis. Instead of a fixed amount, “x” may also be a percentage. For example, if you wanted your budget estimate to increase by 25 percent each month, you would enter: **F.25.**

F-x: Once you have entered an amount for one month, typing F-x will tell *HOME ACCOUNTANT* to subtract “x” dollars from each successive month. This also works on a cumulative basis, and “x” may be a percentage.

Same Amounts: To specify the same budget amount each month, use F0, the letter “F” followed by a zero.

When first entering budget amounts, the Difference column will show negative totals until actual amounts are entered via *TRANSACTIONS* module. The Difference column is the actual amount minus the budgeted amount for each category.

EDIT CATEGORIES: This is the option to select when you want to change the information for a particular budget category. For example, you may want to change the category title or the budgeted amounts sometime after you have started your *HOME ACCOUNTANT* system.

REPLACE CATEGORIES: There is no provision for deleting budget categories once they have been created in a *HOME ACCOUNTANT* system. This is to prevent you from accidentally destroying important information.

However, you may replace one budget category with another. For example, if you originally created a category for a money market account, and you closed that account, you could reassign the old category number to some other category with a completely new title and new budget amounts.

CHECKBOOKS: This is the option to select when you are entering information about the checkbooks in your *HOME ACCOUNTANT* system. You will be prompted to enter the name and bank for each checkbook. You will also be automatically prompted to create a separate cash account for each checkbook.

SYSTEM INFORMATION: When you are starting a new *HOME ACCOUNTANT* system, this option lets you specify the system name, the beginning month and year, and the ending month.

START NEW SYSTEM: When you are starting a new *HOME ACCOUNTANT* system, this option will set up data files on your data disk. You will be prompted to insert a blank initialized disk into the appropriate drive (depending on your hardware configuration). *THE HOME ACCOUNTANT* will then create the necessary data files on the disk.

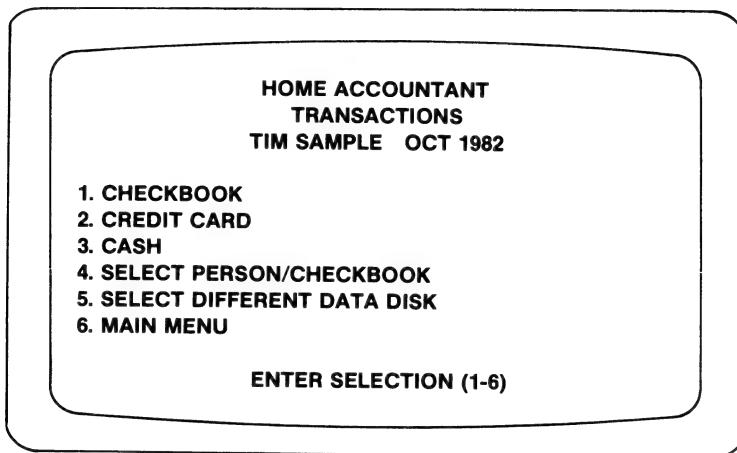
MAIN MENU: This option will return you to the Main Menu.

Points to Remember

1. *THE HOME ACCOUNTANT* will automatically assign a number to each budget category.
2. You may not use the words "SPLIT," "END," "GRAPH" as category titles. Commas, semi-colons, and colons should also be avoided.
3. You may not use a number as the first character in a category title. (You may use a number *within* the title.)
4. You may change any entries by selection Option 2—EDIT CATEGORIES from the Budget Menu.
5. You may use memos to sub-categorize categories. For example, you may want to note how much of your gasoline expense is going for which vehicle. The total gasoline expense balance will be unaffected, but you can keep more detailed records via the memo field. One restriction to keep in mind is that the *HOME ACCOUNTANT* graphs and printed reports are based on budget categories and not on memos.
6. Do not enter a beginning balance for income or expense categories unless you are starting your *HOME ACCOUNTANT* in the middle of your fiscal year and you want your year-to-date figures included in the year-end totals.
7. You may use NO CATEGORY for transactions which do not belong to any of your existing budget categories. However, remember that NO CATEGORY entries will not be included in some reports. If you want to create a miscellaneous category, you must do so through the BUDGET module.
8. When entering category titles or system information, your entries can not exceed the maximum number of characters (indicated by dashes).

TRANSACTIONS SUMMARY

The TRANSACTIONS module is where you enter individual transactions. Transactions always happen through a checkbook (Option 1), a credit card (Option 2), or a cash account (Option 3). When entering transactions, you will select one of these options from Screen 17—The Transactions Menu. Each transaction is then assigned to a specific budget category.



Screen 17—The Transactions Menu

CHECKBOOK: This is the option to select for entering any checkbook transactions. A sub-menu will appear asking if you wish to enter checks or deposits, do a search/edit of existing transactions, reconcile your bank statement, or return to the Transactions Menu. Be sure you are in the correct mode (checks or deposits) when working with a checkbook.

CREDIT CARD: This is the option to select for entering any credit card transactions. A sub-menu will appear asking if you want to enter purchases or returns, do a search/edit of existing transactions or return to the Transactions Menu. Be sure you are in the correct mode (purchases or returns) when working with credit card transactions.

CASH: This is where you enter any cash transactions you make. Again, be sure you are working in the proper mode (payments or receipts).

You may “split” any check, credit card, or cash transaction. Splitting a transaction involves assigning it to more than one budget category. An example of a split transaction is a mortgage payment, where part of the payment should be assigned to reducing principal (a liability account) and part should be assigned to interest (an expense account).

SELECT PERSON/CHECKBOOK: If you are using more than one checkbook in your *HOME ACCOUNTANT* system, this option allows you to switch from one to the other. When you select this option, a menu listing all the checkbooks in your system will appear. The new checkbook you select will remain active until you select another through this option.

SELECT DIFFERENT DATA DISK: Sometimes you may want to review transactions from a prior data disk. This option allows you to switch from the current data disk to another disk from the same system.

NOTE: Always boot and exit each program in *THE HOME ACCOUNTANT* with the *current* data disk.

MAIN MENU: This option will return you to Screen 1—The Main Menu.

Some Common Transactions

Cash Back From Purchase: If you are making a purchase and you write a check for more than the purchase amount in order to get cash back you would record this as a split transaction.

Enter the total amount of the check and use SPLIT as the category.

Assign the amount of the purchase to the appropriate category. Use the word SPLIT in the MEMO field, and the category title in the CATEGORY field.

Assign the amount of cash you received to a cash account. Use the word SPLIT in the MEMO field, and the title of the cash account in the CATEGORY field.

Payroll Deductions: One of the most frequently asked questions about using *THE HOME ACCOUNTANT* is how to record payroll checks and deductions. The preferred method for doing this is as follows:

Enter the net amount of the payroll check as a deposit to your checkbook, and enter SPLIT as the category.

Split the deposit by assigning the gross amount of the paycheck to an income category.

Assign the deductions (taxes, credit union, insurance) to the appropriate expense categories. To do this use NEGATIVE AMOUNTS. This will create the correct balances in the appropriate expense categories, and will offset the gross amount of the paycheck to equal the net amount of your deposit.

Deposit From Two Income Sources: Use the split transaction feature to enter first the total amount of the deposit, and then assign the correct amounts to the individual income categories.

Paying A Credit Card From A Checkbook: Write a check from your checkbook and assign it to the appropriate credit card category. It is also a good idea to enter "payment" in the memo field.

Receiving Cash Back From A Deposit: Use the split transaction feature to enter the total amount of the deposit. Then assign the amount of cash you received as a NEGATIVE amount to your cash account. This will adjust your cash balance and your checkbook balance properly. (Refer to Figure 2.)

Points To Remember

1. Make sure you are working in the correct checkbook. If you have trouble finding a transaction, you are probably looking in the wrong checking account. Remember credit cards and cash also use separate checkbooks.
2. Remember, if you are writing a check and the payee has the same name as an existing budget category title, you may simply type an asterisk (*) and the first letter of the title. *THE HOME ACCOUNTANT* will attempt to find a match. Press **Return** to accept the match, or the **Space Bar** to see another. If no more matches are found you will have to re-enter the information.
3. When using the search/edit functions, remember that the more search criteria you select the more you will narrow down the field of possible matches.
4. Be sure to finish entering each transaction by recording it. If you fail to record it by pressing **R**, *THE HOME ACCOUNTANT* has no way of storing the transaction.

START NEW MONTH: Use this routine when you have finished entering transactions for one month, and you wish to begin a new one.

WARNING: Be sure you have finished entering *all* transactions for the current month before you start a new one.

If you think you will need to go back and make changes, you should create a "dummy transaction" for no amount assigned to NO CATEGORY. You might consider using the automatic transaction feature to create a dummy transaction for each month.

When starting a new *HOME ACCOUNTANT* system, the very first time you use the START NEW MONTH option, your automatic transactions will be recorded, but the system will remain in the starting month until you run the option a second time at the end of that month.

The START NEW MONTH option is also where you may manually close a data disk which is almost full. You may also generate automatic transactions through the START NEW MONTH routine. When you start a new month, all automatic transactions in all checkbooks are recorded on the first day of the new month.

EXTEND SUMMARY

The EXTEND module allows you to continue with a *HOME ACCOUNTANT* system on a new data disk. You will need to extend to a new disk when your data disk is full, or when you come to the end of your fiscal year.

You may only extend *closed* data disks. The *HOME ACCOUNTANT* will automatically close a disk when it is full, or when you come to the end of your fiscal year. You may want to manually close a disk at a convenient point if you realize your disk is almost full, say at the end of a month. Do this through Option 2—NEW MONTH/AUTO TRANSACTIONS from Screen #1 The Main Menu #1.

When extending a disk, make sure you have two (2) backup copies. One of your copies will become the new current disk, leaving you with only one backup copy.

When extending, you will have the option of retaining transactions which have not yet been marked as cleared in field H, or of removing all transactions, regardless of their cleared status.

When starting a new year, you have the option of automatically transferring your year-end actual figures to become your budgeted figures for the new year. Your other options are to retain your original budget estimates for another year, or manually enter new budget estimates.

GRAPHS SUMMARY

THE HOME ACCOUNTANT can generate three kinds of graphs: bar graphs, line graphs, and trend analysis graphs.

Graphs are always displayed on your video screen.

If you are using a color monitor, graphs for different budget categories will appear in different colors. You may also superimpose a grid over the graph to make it easier to read. This grid is also in color.

Generally, you should use the Graphing feature at the end of a month. You should also have several months of data stored in order for the graphs to be useful.

PRINTED REPORTS SUMMARY

One of the most powerful features of *THE HOME ACCOUNTANT* is the ability to organize your data into a variety of reports and summaries. The three main categories of reports are: Budget/Actual, Personal Balance Sheet, and Income and Expense Summary. Within these categories, you have a variety of options that allow you to tailor a report to your specific needs.

Some reports require 132-column printing capabilities.

Printed reports are based on existing budget categories.

PRINT CHECKS/ACTIVITY REPORTS SUMMARY

This module differs from PRINTED REPORTS in that you may actually print checks on specially formatted blank checks, and you may print activity reports based on search criteria from any field or combination of fields.

Whereas the other *HOME ACCOUNTANT* reports can only be organized by existing budget categories, you may designate any field to be the report criteria for an Activity Report. For example, if you were using the memo field to further break down your gasoline expense by automobile, you could generate an Activity Report based on the memo field.

When printing checks, you also have the option to stop and enter the address of the payee. The address will then be printed directly onto the check. This is a useful function if you are using window mailing envelopes.

HARDWARE/START NEW SYSTEM SUMMARY

This is Option 6 from the Main Menu. Select it when you are using *THE HOME ACCOUNTANT* for the very first time, or when you make changes in your hardware configuration. You will be asked if you are starting a new system. If you are, answer **Y** to all three of these related questions. If you are not starting a new system, answer **N**. This will bring up Screen 2—The Hardware Configuration Page, but *THE HOME ACCOUNTANT* will continue with the existing system.

The hardware configuration page is where you enter the correct ASCII codes for your particular printer. Refer to Figure 3 for the correct codes for your printer.

EXIT SUMMARY

Be sure to always finish working on *THE HOME ACCOUNTANT* through Option 7—EXIT from the Main Menu. When you exit, you will be reminded to make a backup copy of your data disk.

TROUBLESHOOTING GUIDE

A great deal of effort has gone into designing and testing *THE HOME ACCOUNTANT* in order to give you a reliable product. However, should you encounter difficulties that either you or your dealer cannot solve, and if you are a registered *HOME ACCOUNTANT* customer, please contact Continental Software's customer service department.

But before you phone, please read the this Trouble Shooting Guide. Doing this may save you the time and expense of a call.

Points To Remember

1. Please read this manual thoroughly.
2. Make sure you are familiar with the proper operation of your computer and related hardware. We cannot answer questions which do not pertain to the actual use of *THE HOME ACCOUNTANT* system (e.g., how to copy diskettes or connect your printer). These items are covered in your computer or printer manuals.
3. Double check your equipment to be sure it is functioning properly. Often, a suspected software probem is, in fact, hardware related, e.g., the disk drive needs a speed adjustment, or the interface cable is not properly seated.
4. Remember to use only blank initialized diskettes for data disks.
5. DO NOT exit from *THE HOME ACCOUNTANT* except as directed from the Main Menu. (Use the Option—EXIT.) This will help ensure that your data files are kept in the proper order.
6. DO NOT press the **Reset** key, turn your power off, or remove any diskette during the operation of the program, except as directed.
7. DO NOT use a write protect tab on either your data diskette or the program diskette.
8. DO make frequent back-up copies of your data diskettes.
9. When starting a new system, you must proceed through to START NEW MONTH in NEW MONTH/AUTO TRANSACTIONS in order to be sure your files are properly set up.
10. DO remember you cannot print reports until you have recorded at least one transaction.

Troubleshooting Guide *continued*

11. If the totals on the income and expense summary are incorrect, check to make sure you did not enter a beginning balance in field C when you set up income and expense categories.
12. If the checks or reports don't seem to be aligned properly in your printer, try resetting TOP OF FORM on the printer itself. This is done by placing the print head in the appropriate location on the paper, then turning the printer off and back on again. This resets the paper so the next form should begin exactly 66 lines later. Some printers have a button to press which resets Top of Form, while others have internal switch adjustments.
13. If you are having trouble copying a data disk, try reversing the drives. Put the original in drive 2 and the destination disk in drive 1.
14. Remember, you can correct an actual amount for a category through the "FIXACT" utility on program diskette #2.
15. You cannot delete transactions or categories. You can however, replace categories through the Budget Menu. This allows you to reassign an old category number to an entirely new category.
16. Should you ever exit *THE HOME ACCOUNTANT* improperly (by turning off the power, hitting the **Reset** key, etc.), you may lose data and cause category balances to be altered incorrectly, even though all transactions were previously recorded. Here is one method to try to recover:

Use the Print Activity Report/Print Checks module to obtain a list of all activity and find the net category balance for each month in question.

From Main Menu #2 on Program Diskette #2, select "Utility" Programs option, then select "Change Actual Balances" option from the Utility menu, and enter new balances as directed.

17. There is a second Utility program on Program Diskette #2, to display the contents of all files. To run it, select "Utility" Programs on Main Menu #2, and then select "File dump." It will display file contents on your TV screen or printer.
18. There is a third Utility program on Program Diskette #2, to initialize a data diskette for *THE HOME ACCOUNTANT* system. Whenever you start up a new system, you will run this program first.
19. There is also a backup copy on Program Diskette #2 of the Hardware file, configured for an Epson MX80 printer and a single disk drive, called HARD1EPS.DAT.

Here is a list of printers and interfaces which are compatible with *THE HOME ACCOUNTANT* (when used with the appropriate cable for the Atari 850 Interface).

Printers

Atari/Centronics 825
NEC 8023A
Epson MX-80/100

Interfaces

Atari 850

Most likely your printer will be compatible with *THE HOME ACCOUNTANT*, even if it is not listed here. But if you have trouble, please don't hesitate to call us. We will be happy to help you.

* * * * *

Should you ever write or send materials to Continental Software, please send along a note of explanation, your *HOME ACCOUNTANT* serial number, a return address, and telephone number in case we need to get in touch with you.

ASCII Code: A decimal code assigned to each key (and several combinations of keys) on the Atari keyboard.

Banner Screen: These are messages which appear on your video screen to tell you what the computer is doing. **LOADING MAIN MENU** is an example. These messages let you know the program is working, and they usually appear between the initial command and the completion of a routine.

Boot Up: This means to load your program into the computer and start the system. (It comes from the phrase "to pull oneself up by one's own bootstraps.")

Buzzword: Technical jargon relating to a specific industry. Most of the terms defined in this glossary are computer buzzwords.

Cold Start: Starting the computer by actually turning on the power.

Crash: A hardware or software malfunction, whether of major or minor proportions. Also known as a "program bomb" or "bug."

Cursor: The square of light which marks where the next character you type will appear on the screen (not visible on some *HOME ACCOUNTANT* screens).

Data Diskette: A diskette which contains data files. These data files are manipulated by a program diskette.

Default Value: Any value or set of values which the program reads as a "given." For example, *THE HOME ACCOUNTANT* defaults to the last entered date. Default values can usually be altered.

DOS: An acronym standing for Disk Operating System. This is the system which controls "housekeeping" functions, such as copying disks or preparing them to receive data.

Entry: Any block of data within a single record. Entries make up records; records make up data files; data files make up data disks.

Field: A unit of information within a record, or a specific part of an entry. For example, "Check #" could be a field.

File: Any group of related records or entries. They may be related by purpose, format, or data source, and may or may not be arranged sequentially.

Glossary *continued*

Hardware Configuration: The physical components and electronic settings of your computer system. It is necessary to inform *THE HOME ACCOUNTANT* of any changes in your hardware configuration.

Hard Copy: A paper-printed version of a file or screen.

Initialize: The process of preparing a disk to receive information (option "I" in DOS 2.05).

Line Feed: A carriage return for your printer.

Menu: A list of selection or choices available at certain points in the program.

Write Protect: Placing a piece of tape over the square notch on the side of a diskette so that it cannot be written on or changed. Do not write protect either your program diskette or your data diskette.

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WARRANTY

CONTINENTAL SOFTWARE

Limited Warranty Policy

Continental Software warrants the enclosed diskette(s) to be free from manufacturing defects for a period of 90 days from the date of purchase. If a problem arises with the diskette(s) during this warranty period, the diskette(s) will be replaced by Continental Software at no charge upon receipt of the defective material. After this warranty period, defective diskette(s) may be exchanged at a cost of \$17.50 per diskette if you have not signed up for our Extended Warranty coverage. In addition, purchasers of the copy-protected software listed below will receive a back-up copy of the program diskette(s) upon the receipt of the enclosed warranty card.

Copy-protected software: The Home Accountant (Apple); FCM (Apple); and The Tax Advantage (Apple).

Extended Warranty Policy

In order to extend your warranty coverage beyond the normal 90 day period for up to one full year, please return the completed Warranty Card and the registration fee of \$20.

This fee will entitle you to several important, cost-saving benefits:

1. **Telephone Support.** Even with the best written and documented software programs you may have questions or problems which your dealer cannot handle. Continental Software provides warranty subscribers with direct access to our Customer Support Department for fast, reliable answers to your questions.

We cannot accept telephone queries if you are not registered under our warranty program. However, if you do have a problem and have not yet registered, it is possible to do so over the phone with your VISA or MasterCard.

2. **Program Enhancements.** Continental Software continually strives to improve and upgrade its products. Enhancements and improvements of benefit to the user will be available as they develop to warranty subscribers at no extra cost.
3. **Free Disk Replacement.** In the event that your program disk becomes defective after the initial 90-day warranty period you will be entitled to receive a free replacement disk for up to one year. If you are not covered under the Extended Warranty program, a replacement disk will cost \$17.50.

